

APPENDIX A
DEFINITION OF VARIABLES

DEFINITION OF VARIABLES

Financial Management Practices

It is defined as the planning, implementing, and evaluating by family members that is involved in the allocation of their current flow of family income and their stock of wealth toward the end of meeting the family's implicit or explicit goals (Godwin, 1990).

Financial Planning

The process of financial planning is whereby an individual moves towards meeting personal financial goals. This is achieved through the development and implementation of a comprehensive financial plan (Sharland, 2001). It is also known as the process of meeting one's life goals through the proper management of one's finances (O'Neill, 2002).

Future Time Orientation

It describes the stable tendency or trait of individuals to be oriented towards the future (Husman and Lens, 1999).

Financial Risk Tolerance

It is explained as one's attitude toward risk-taking choices when an individual is faced with a risky financial situation Roszkowski (1996). It is also stated as the maximum amount of uncertainty one's willing to accept in a financial decision-making Grable (2000).

Self-worth

It is defined as an evaluation one makes of the self-concept descriptions and the degree to which one is satisfied (Hira and Mugenda, 1999).

Financial Problems

It refers to a mismatch between financial resources and demands (Kerkmann, Lee, Lown, and Allgood, 2000).

Financial Well-being

The concept of financial well-being as described by Goldsmith (2000) is the extent to which individuals or families have economic adequacy or security. It encompasses the desire for protection against economic risks they face in their daily life such as illness, loss of employment, and poverty.

According to O'Neill (2002), there are 12 key components of financial wellness that include the achievement of financial goals, net-worth, cash-flow analysis, spending plan, financial ratios, credit card analysis, income tax analysis, insurance analysis, retirement analysis, investment performance analysis, asset allocation analysis and rebalancing, and estate planning analysis.

Moderator Variable

Moderator addresses “when” and “for whom” a variable most strongly predicts or causes an outcome variable. More specifically, it alters the direction or strength of the relation between a predictor and outcome (Baron and Kenny, 1986; Holmbeck, 1997).

APPENDIX B
SAMPLING

Population in Peninsular Malaysia Based on Main Ethnicities (Population and Housing Census of Malaysia, 2000)

	Ethnicities		
Peninsular Malaysia	Malay	Chinese	Indian
Kedah	1193323	224435	108768
Perak	1015214	618972	253331
Perlis	168373	19308	2505
Pulau Pinang	502938	549497	124839
Melaka	371143	170774	37862
Negeri Sembilan	450110	207661	129027
Selangor	1980381	1161917	552691
Wilayah Persekutuan (KL)	527821	536777	140696
Johor	1433713	825002	166749
Kelantan	1201345	44545	3499
Pahang	862895	206973	58438
Terengganu	835877	24007	1805
Total	10543133	4589868	1580210
Grand Total			<i>16713211</i>
Percentage of Ethnic	63.1	27.5	9.5
Round-up of percentage	60	30	10

SAMPLE MIX

			PERAK		SELANGOR		NEGERI SEMBILAN		PAHANG	
Ethnicity	Ratio	NUMBER OF RESPONDENTS	URBAN (60%)	RURAL (40%)	URBAN (60%)	RURAL (40%)	URBAN (60%)	RURAL (40%)	URBAN (60%)	RURAL (40%)
			TAIPING	GOPENG	BANGI	SEPANG	SEREMBAN	KUALA PILAH	KUANTAN	BENTONG
MALAY	60%	480	72	48	72	48	72	48	72	48
CHINESE	30%	240	36	24	36	24	36	24	36	24
INDIAN	10%	80	12	8	12	8	12	8	12	8
TOTAL			120	80	120	80	120	80	120	80
TOTAL		800	200		200		200		200	

TOTAL RESPONDENTS FOR EACH ETHNICITY AND RESIDENTIAL AREA

Ethnicity	Ratio	NUMBER OF RESPONDENTS	URBAN (60%)	RURAL (40%)
MALAY	60%	480	288	192
CHINESE	30%	240	144	96
INDIAN	10%	80	48	32
TOTAL			480	320
TOTAL		800	800	

Jadual 6.1 : Jumlah penduduk mengikut kumpulan etnik, kawasan pihak berkuasa tempatan dan negeri, Malaysia, 2000
 Table 6.1 : Total population by ethnic group, local authority area and state, Malaysia, 2000

Negeri : NEGERI SEMBILAN
 State

Daerah Pentadbiran/ Kawasan Pihak Berkuasa Tempatan <i>Administrative District/ Local Authority Area</i>	Jumlah Total	Warganegara Malaysia <i>Malaysian citizens</i>							Bukan Warganegara Malaysia * <i>Non- Malaysian citizens *</i>
		Jumlah Total	Bumiputera			Cina <i>Chinese</i>	India <i>Indians</i>	Lain-lain <i>Others</i>	
			Jumlah Total	Melayu <i>Malays</i>	Bumiputera lain Other Bumiputera				
JELEBU									
MD Jelebu	25,419	24,899	13,580	13,243	337	9,893	1,339	87	520
Durian Tipus	272	268	44	43	1	213	11	-	4
Jelebu Estate	423	395	-	-	-	371	24	-	28
Kampung Chennah	382	374	222	220	2	152	-	-	8
Kuala Kelawang	1,378	1,362	683	683	-	568	111	-	16
Pertang	1,046	1,034	144	141	3	856	34	-	12
Petaling	1,387	1,361	465	463	2	874	22	-	26
Simpang Durian	566	538	537	537	-	-	-	1	28
Simpang Pertang	973	953	184	184	-	615	154	-	20
Sungai Buloh	417	416	416	416	-	-	-	-	1
Sungai Muntoh	429	428	-	-	-	426	2	-	1
Titi	2,161	2,143	44	42	2	2,072	26	1	18
Kawasan selebih MD <i>Remainder of MD</i>	15,985	15,627	10,841	10,514	327	3,746	955	85	358
KUALA PILAH									
MD Kuala Pilah	43,767	42,996	30,672	30,238	434	9,208	3,019	97	771
Ayer Mawang	277	276	26	26	-	219	31	-	1
Dangi	764	753	1	-	1	645	107	-	11
Johol	461	450	200	198	2	237	13	-	11
Juasseh	56	56	46	46	-	-	10	-	-
Kampung Tengah	240	238	237	236	1	1	-	-	2
Kuala Jelai *	38	35	4	4	-	13	18	-	3
Kuala Pilah	10,445	10,282	5,044	5,020	24	4,298	934	6	163
Padang Lebar	436	427	425	425	-	2	-	-	9
Senaling	343	328	123	123	-	205	-	-	15
Sri Menanti	75	75	65	65	-	10	-	-	-
Tanjong Ipoh	1,007	978	791	790	1	160	18	9	29
Kawasan selebih MD <i>Remainder of MD</i>	29,625	29,098	23,710	23,305	405	3,418	1,888	82	527
PORT DICKSON									
MD Port Dickson	94,371	91,817	45,992	44,320	1,672	27,795	17,616	414	2,554
Jimah-Bukit Pelandok	506	503	42	39	3	441	20	-	3
Jimah-Chuah	289	284	114	114	-	82	88	-	5
Jimah-Sungai Nipah	663	660	48	48	-	575	37	-	3
Lukut	258	250	126	124	2	116	4	4	8
Pasir Panjang	787	759	284	279	5	268	203	4	28
Pengkalan Kempas	183	182	27	27	-	154	1	-	1
Pengkalan Kundang (Linggi)	227	227	104	104	-	103	20	-	-
Port Dickson	28,064	27,362	18,292	17,482	810	4,469	4,463	138	702
Kawasan selebih MD <i>Remainder of MD</i>	63,394	61,590	26,955	26,103	852	21,587	12,780	268	1,804
REMBAU									
MD Rembau	24,912	24,160	18,603	18,508	95	2,589	2,918	50	752
Batu	105	102	84	84	-	18	-	-	3
Chengkau	151	141	82	82	-	42	17	-	10
Kota	943	924	548	548	-	231	145	-	19
Lubok China	44	44	39	39	-	-	5	-	-
Pedas	270	262	131	129	2	78	53	-	8
Rembau	1,402	1,380	786	786	-	423	171	-	22
Kawasan selebih MD <i>Remainder of MD</i>	21,997	21,307	16,933	16,840	93	1,797	2,527	50	690

Nota : Angka-angka di atas tidak disesuaikan.

Note : The above figures have not been adjusted.

* Sila lihat nota peringatan di perenggan a(ii) dan a(iii), muka surat xxii dalam laporan ini.

Please refer to the cautionary notes in paragraph a(ii) and a(iii), page xxx in this report.

+ Sebahagian dari Kuala Jelai sahaja. Kawasan selebihnya adalah di Daerah Jempol.

Part of Kuala Jelai only. The remainder is in the District of Jempol.

Jadual 6.1 : Jumlah penduduk mengikut kumpulan etnik, kawasan pihak berkuasa tempatan dan negeri, Malaysia, 2000 (samb.)
Table 6.1 : Total population by ethnic group, local authority area and state, Malaysia, 2000 (cont'd.)

Negeri : NEGERI SEMBILAN
State

Daerah Pentadbiran/ Kawasan Pihak Berkuasa Tempatan <i>Administrative District/ Local Authority Area</i>	Jumlah <i>Total</i>	Warganegara Malaysia <i>Malaysian citizens</i>							Bukan Warganegara Malaysia * <i>Non- Malaysian citizens *</i>
		Jumlah <i>Total</i>	Bumiputera			Cina <i>Chinese</i>	India <i>Indians</i>	Lain-lain <i>Others</i>	
			Jumlah <i>Total</i>	Melayu <i>Malays</i>	Bumiputera lain <i>Other Bumiputera</i>				
SEREMBAN									
MP Seremban	245,985	238,905	107,405	106,672	733	87,342	42,577	1,581	7,080
Mambau	1,424	1,416	60	59	1	1,304	52	-	8
Paroi	1,006	994	43	43	-	947	4	-	12
Rahang	1,721	1,708	-	-	-	1,635	72	1	13
Rasah	2,545	2,527	9	9	-	2,441	75	2	18
Seremban	238,083	231,064	107,274	106,542	732	79,860	42,353	1,577	7,019
Sikamat	1,206	1,196	19	19	-	1,155	21	1	10
MD Seremban	114,146	105,451	52,595	51,074	1,521	28,073	24,304	479	8,695
Batang Benar	101	101	3	3	-	-	98	-	-
Batu Lapan, Labu	1,155	1,152	130	128	2	942	78	2	3
Beroga	793	790	47	46	1	737	5	1	3
Kuala Sawah	702	688	265	265	-	356	66	1	14
Labu	902	897	305	304	1	270	322	-	5
Lenggeng	136	126	57	57	-	65	4	-	10
Mantin	4,271	4,228	458	449	9	3,183	587	-	43
Nilai	1,698	1,656	585	490	95	734	319	18	42
Pajam	1,055	1,034	20	19	1	578	435	1	21
Pantai	1,063	1,059	998	998	-	61	-	-	4
Rantau	541	518	133	131	2	316	49	20	23
Sagga	927	882	99	98	1	94	689	-	45
Sungai Gadut	587	33	19	19	-	5	9	-	554
Ulu Beranang	795	787	161	161	-	522	104	-	8
Kawasan selebih MD <i>Remainder of MD</i>	99,420	91,500	49,315	47,906	1,409	20,210	21,539	436	7,920
TAMPIN									
MD Tampin	48,410	46,836	21,347	21,179	168	16,212	9,075	202	1,574
Air Kuning Selatan	1,193	1,168	68	68	-	850	249	1	25
Batang Melaka	538	532	19	18	1	350	163	-	6
Bukit Nanning	84	81	33	33	-	10	38	-	3
Gedok	435	431	9	9	-	383	39	-	4
Gemas	2,306	2,266	1,349	1,349	-	561	353	3	40
Gemencheh Baru	2,213	2,179	395	393	2	1,093	687	4	34
Gemencheh Lama	116	116	18	18	-	93	5	-	-
Kampung Baru Gemas	836	808	49	48	1	649	99	11	28
Tampin	7,493	7,248	2,542	2,535	7	3,071	1,592	43	245
Kawasan selebih MD <i>Remainder of MD</i>	33,196	32,007	16,865	16,708	157	9,152	5,850	140	1,189
JEMPOL									
MD Jempol	58,298	57,086	32,124	31,520	604	17,681	7,092	189	1,212
Bahau	7,771	7,626	769	762	7	6,078	767	12	145
Batu Kikir	143	141	42	42	-	99	-	-	2
Kuala Jelai *	157	156	20	20	-	60	76	-	1
Mahsan	379	363	28	27	1	267	68	-	16
Rompin	176	166	7	7	-	132	27	-	10
Serting	3,151	3,044	2,742	2,739	3	6	242	54	107
Kawasan selebih MD <i>Remainder of MD</i>	46,521	45,590	28,516	27,923	593	11,039	5,912	123	931

Nota : Angka-angka di atas tidak disesuaikan.

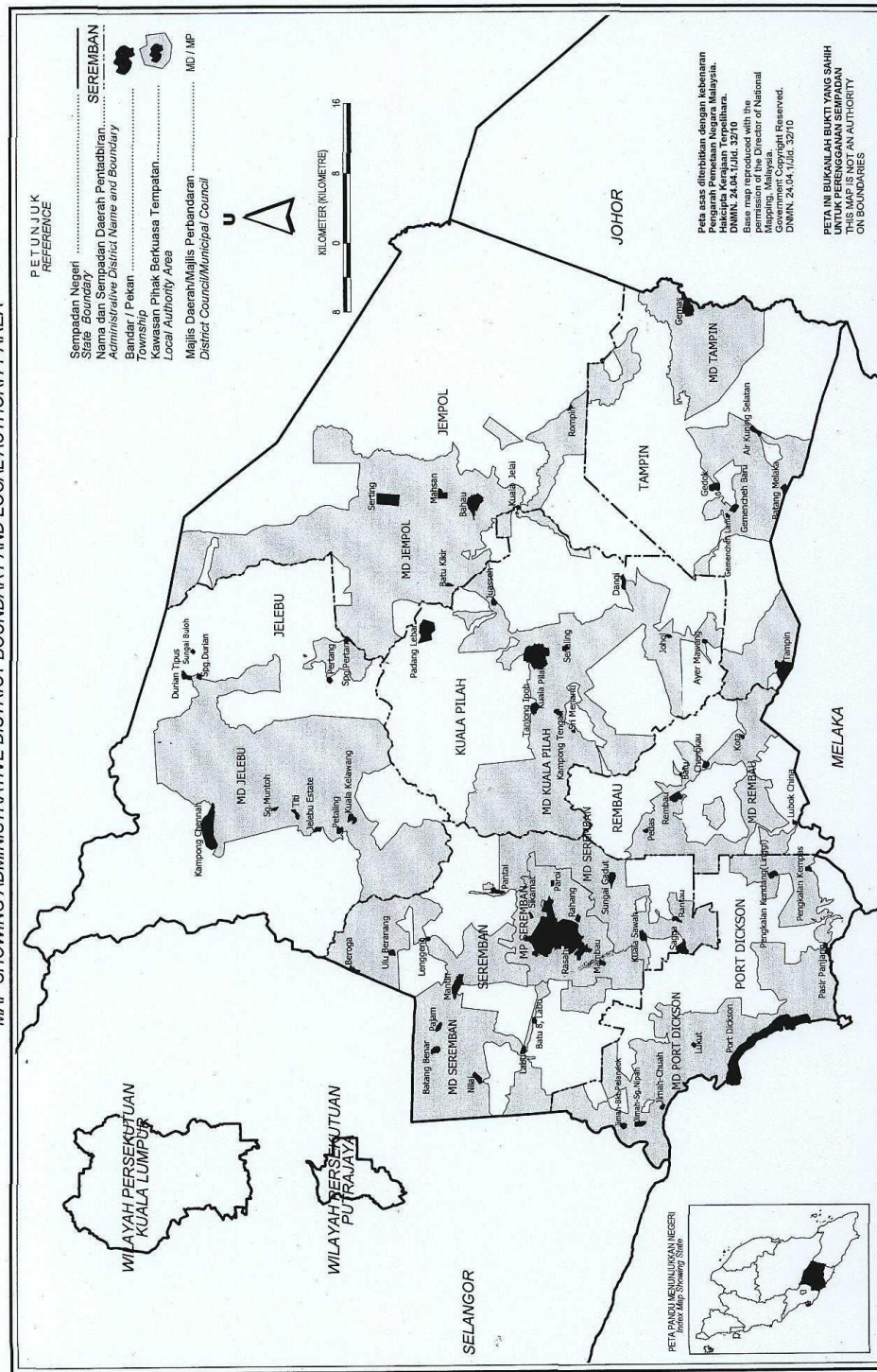
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Part of Kuala Jelai only. The remainder is in the District of Kuala Pilah.

BANCI PENDUDUK DAN PERUMAHAN MALAYSIA, 2000 POPULATION AND HOUSING CENSUS OF MALAYSIA, 2000

NEGERI SEMBILAN PETA MENUNJUKKAN SEMPADAN DAERAH PENTADBIRAN DAN KAWASAN PIHAK BERKUASA TEMPATAN MAP SHOWING ADMINISTRATIVE DISTRICT BOUNDARY AND LOCAL AUTHORITY AREA



Di sediakan dan diterbitkan oleh Jabatan Perangkaan, Malaysia, 2001
Prepared and published by the Department of Statistics, Malaysia, 2001

Jadual 7.1 : Jumlah penduduk mengikut kumpulan etnik, kawasan pihak berkuasa tempatan dan negeri, Malaysia, 2000
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State

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		Jumlah Total	Bumiputera			Cina <i>Chinese</i>	India <i>Indians</i>	Lain-lain <i>Others</i>	
			Jumlah Total	Melayu <i>Malays</i>	Bumiputera lain <i>Other Bumiputera</i>				
BENTONG									
MD Bentong	66,674	64,931	28,084	26,875	1,209	29,817	6,795	235	1,743
Bentong	22,231	21,940	7,956	7,924	32	12,334	1,610	40	291
Bukit Tinggi	1,275	1,204	246	207	39	944	10	4	71
Karak	2,543	2,513	602	600	2	1,684	224	3	30
Manchis	660	657	52	52	-	564	40	1	3
Sungai Dua	578	575	6	6	-	565	3	1	3
Sungai Penjuring	402	401	1	-	1	316	84	-	1
Telepong	1,751	1,732	58	56	2	1,513	161	-	19
Kawasan selebih MD	37,234	35,909	19,163	18,030	1,133	11,897	4,663	186	1,325
<i>Remainder of MD</i>									
CAMERON HIGHLANDS									
MD Cameron Highlands	23,573	21,941	7,062	5,175	1,887	10,404	4,420	55	1,632
Ringlet	2,608	2,549	154	143	11	1,939	454	2	59
Tanah Rata	8,088	7,813	4,649	3,858	791	1,715	1,435	14	275
Kawasan selebih MD	12,877	11,579	2,259	1,174	1,085	6,750	2,531	39	1,298
<i>Remainder of MD</i>									
JERANTUT									
MD Jerantut	36,287	35,280	24,425	23,779	646	8,642	2,122	91	1,007
Jerantut	10,425	10,217	5,164	5,148	16	4,528	512	13	208
Kuala Tembeling	284	283	241	241	-	42	-	-	1
Kawasan selebih MD	25,578	24,780	19,020	18,390	630	4,072	1,610	78	798
<i>Remainder of MD</i>									
KUANTAN									
MP Kuantan	282,345	276,230	195,194	193,100	2,094	66,868	13,179	989	6,115
Beserah	5,294	5,272	5,109	5,063	46	156	1	6	22
Gambang	1,892	1,878	251	250	1	1,589	35	3	14
Kuantan	266,859	260,843	183,603	181,617	1,986	63,608	12,658	974	6,016
Tanjong Lumpur	1,731	1,708	1,688	1,686	2	18	-	2	23
Kawasan selebih MP	6,569	6,529	4,543	4,484	59	1,497	485	4	40
<i>Remainder of MP</i>									
LIPIS									
MD Lipis	37,008	36,247	26,807	26,684	123	7,268	2,095	77	761
Benta	1,998	1,966	654	654	-	1,256	52	4	32
Jerkoh	865	850	1	1	-	847	1	1	15
Kuala Lipis	12,145	11,992	8,040	7,951	89	2,991	948	13	153
Padang Tengku	332	331	71	71	-	246	14	-	1
Penjom	748	739	116	113	3	609	14	-	9
Kawasan selebih MD	20,920	20,369	17,925	17,894	31	1,319	1,066	59	551
<i>Remainder of MD</i>									
PEKAN									
MD Pekan	39,916	39,172	37,663	36,604	1,059	1,093	237	179	744
Nenasi	513	507	445	418	27	56	-	6	6
Pekan	4,017	3,855	3,048	3,033	15	597	142	68	162
Kawasan selebih MD	35,386	34,810	34,170	33,153	1,017	440	95	105	576
<i>Remainder of MD</i>									

Nota : Angka-angka di atas tidak disesuaikan.

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Negeri : PAHANG
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		Jumlah <i>Total</i>	Bumiputera			Cina <i>Chinese</i>	India <i>Indians</i>	Lain-lain <i>Others</i>	
			Jumlah <i>Total</i>	Melayu <i>Malays</i>	Bumiputera lain <i>Other Bumiputera</i>				
RAUB									
MD Raub	50,153	49,239	19,561	19,459	102	24,451	5,125	102	914
Cheroh	2,789	2,744	550	546	4	1,593	598	3	45
Dong	950	930	915	915	-	-	-	15	20
Raub	22,057	21,811	6,713	6,692	21	12,600	2,461	37	246
Sungai Ruan	4,882	4,774	280	271	9	4,378	112	4	108
Teras	757	741	3	3	-	725	13	-	16
Kawasan selebih MD <i>Remainder of MD</i>	18,718	18,239	11,100	11,032	68	5,155	1,941	43	479
LB Bukit Fraser	1,150	1,113	702	690	12	296	115	-	37
Bukit Fraser *	1,150	1,113	702	690	12	296	115	-	37
TEMERLOH									
MP Temerloh	134,253	129,853	95,106	90,577	4,529	22,119	11,785	843	4,400
Kerdau	633	623	238	238	-	310	75	-	10
Kuala Kerau	1,033	1,005	420	418	2	470	98	17	28
Lanchang	1,527	1,503	781	781	-	475	245	2	24
Mentakab	14,442	14,193	4,845	4,814	31	7,171	2,158	19	249
Temerloh	6,224	6,098	3,063	3,061	2	2,652	371	12	126
Kawasan selebih MP <i>Remainder of MP</i>	110,394	106,431	85,759	81,265	4,494	11,041	8,838	793	3,963
ROMPIN									
MD Rompin	25,748	24,831	22,630	22,010	620	1,831	70	300	917
Kuala Rompin	615	606	501	484	17	103	2	-	9
Muadzam Shah	6,677	6,381	6,083	6,039	44	47	14	237	296
Kawasan selebih MD <i>Remainder of MD</i>	18,456	17,844	16,046	15,487	559	1,681	54	63	612
MARAN									
MD Maran	39,492	38,095	33,457	32,488	969	3,596	868	174	1,397
Bandar Pusat Jengka	10,864	10,691	10,637	10,539	98	11	24	19	173
Chenor	292	288	254	254	-	34	-	-	4
Maran	389	379	332	332	-	47	-	-	10
Kawasan selebih MD <i>Remainder of MD</i>	27,947	26,737	22,234	21,363	871	3,504	844	155	1,210
BERA									
MD Bera	77,671	73,655	48,393	44,867	3,526	21,122	3,873	267	4,016
Kemayan	1,504	1,453	96	95	1	1,242	100	15	51
Kerayong	1,570	1,530	26	24	2	1,488	7	9	40
Mengkarak	2,001	1,983	100	86	14	1,625	258	-	18
Mengkuang	1,731	1,706	62	61	1	1,560	78	6	25
Teriang	6,747	6,683	610	604	6	5,816	254	3	64
Kawasan selebih MD <i>Remainder of MD</i>	64,118	60,300	47,499	43,997	3,502	9,391	3,176	234	3,818

Nota : Angka-angka di atas tidak disesuaikan.

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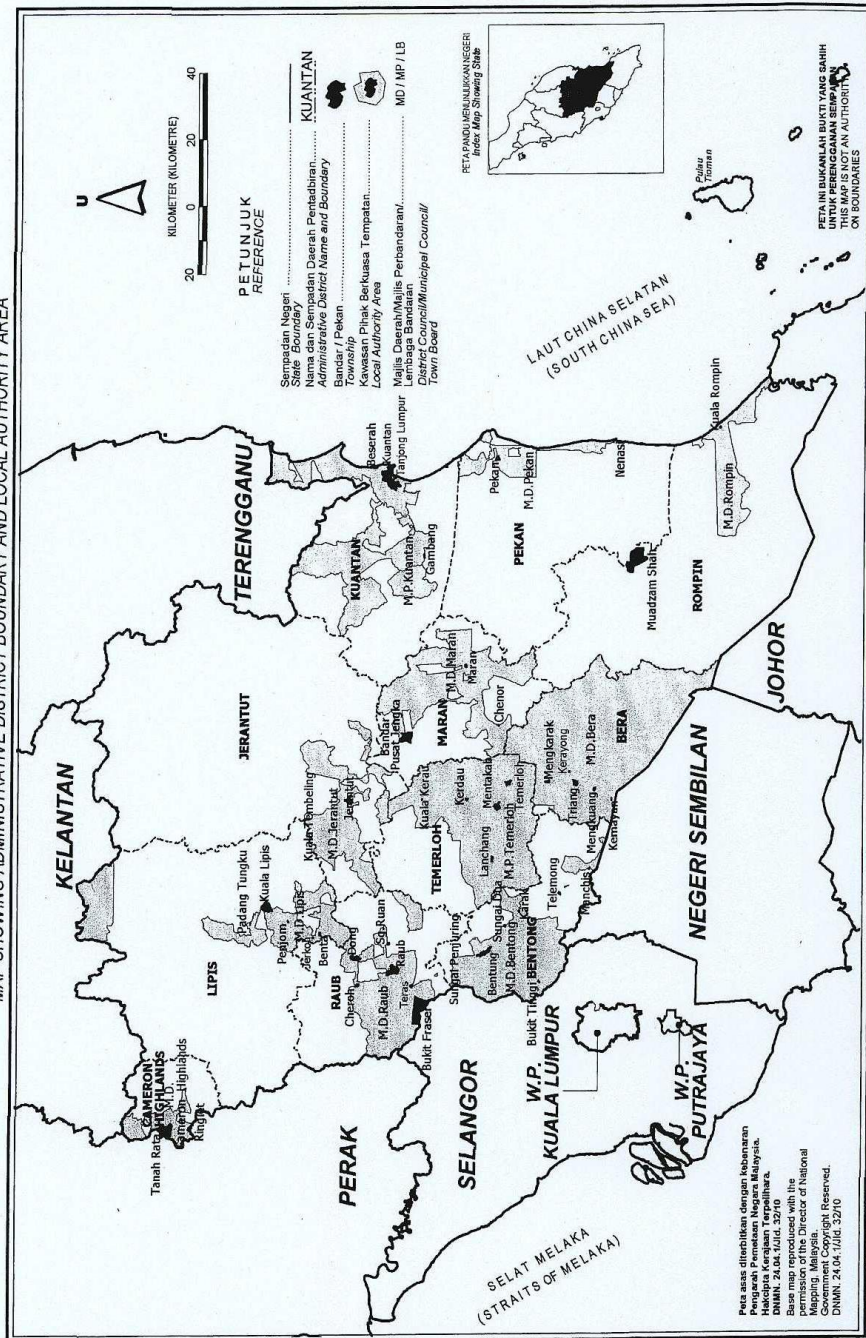
+ Sebahagian dari Bukit Fraser sahaja. Kawasan selebihnya adalah di Daerah Ulu Selangor, Selangor.

Part of Bukit Fraser only. The remainder is in the District of Ulu Selangor, Selangor.

17 22 20 15 41 03 86

BANCI PENDUDUK DAN PERUMAHAN MALAYSIA, 2000 POPULATION AND HOUSING CENSUS OF MALAYSIA, 2000

PAHANG PETA MENUNJUKKAN SEMPADAN DAERAH PENTADBIRAN DAN KAWASAN PIHAK BERKUASA TEMPATAN MAP SHOWING ADMINISTRATIVE DISTRICT BOUNDARY AND LOCAL AUTHORITY AREA



Jadual 8.1 : Jumlah penduduk mengikut kumpulan etnik, kawasan pihak berkuasa tempatan dan negeri, Malaysia, 2000 (samb.)
Table 8.1 : Total population by ethnic group, local authority area and state, Malaysia, 2000 (cont'd.)

Negeri : PERAK

State

Daerah Pentadbiran/ Kawasan Pihak Berkuasa Tempatan <i>Administrative District/ Local Authority Area</i>	Jumlah Total	Warganegara Malaysia <i>Malaysian citizens</i>							Bukan Warganegara Malaysia * <i>Non- Malaysian citizens *</i>
		Jumlah Total	Bumiputera			Cina <i>Chinese</i>	India <i>Indians</i>	Lain-lain <i>Others</i>	
			Jumlah Total	Melayu <i>Malays</i>	Bumiputera lain <i>Other Bumiputera</i>				
KINTA									
MB Ipoh	529,906	519,621	186,947	184,609	2,338	252,868	78,519	1,287	10,285
Chemor	2,543	2,502	443	443	-	1,416	638	5	41
Jelapang	4,691	4,645	115	113	2	3,974	550	6	46
Lahat	635	595	21	14	7	416	158	-	40
Majlis Perbandaran Ipoh	403,261	395,061	115,209	113,690	1,519	217,107	61,679	1,066	8,200
Simpang Pulai	4,290	4,243	1,070	1,057	13	2,915	246	12	47
Sungai Raya (Kampung Kepayang)	223	219	118	118	-	67	34	-	4
Tambun	978	945	408	389	19	335	184	18	33
Tanjong Rambutan	7,065	7,004	2,954	2,944	10	1,253	2,776	21	61
Kawasan selebih MB	106,220	104,407	66,609	65,841	768	25,385	12,254	159	1,813
<i>Remainder of MB</i>									
MD Kinta Barat	68,765	67,586	28,399	27,318	1,081	29,022	10,076	89	1,179
Bali, Tronoh	1,996	1,981	15	12	3	1,952	14	-	15
Batu Gajah	8,234	8,171	3,559	3,521	38	3,088	1,511	13	63
Chenderong	1,511	1,499	3	3	-	1,442	54	-	12
Kampung Perpaduan (Indian Settlement)	1,239	1,218	224	199	25	204	790	-	21
Nalla, Tronoh	1,526	1,509	1	-	1	1,428	79	1	17
Papan	520	520	7	7	-	470	43	-	-
Pusing & Gunong Hijau	4,519	4,508	307	306	1	3,956	245	-	11
Siputeh	179	178	27	27	-	81	70	-	1
Sungai Durian	1,643	1,636	11	8	3	1,617	8	-	7
Tanjong Tualang	1,473	1,450	233	232	1	1,147	69	1	23
Timah, Tanjong Tualang	1,394	1,334	47	47	-	1,255	30	2	60
Tronoh	1,645	1,575	649	640	9	779	143	4	70
Kawasan selebih MD	42,886	42,007	23,316	22,316	1,000	11,603	7,020	68	879
<i>Remainder of MD</i>									
MD Kinta Selatan	72,847	71,765	22,002	21,016	986	40,917	8,693	153	1,082
Gopeng	3,068	2,930	621	550	71	1,729	577	3	138
Jeram	1,720	1,716	55	49	6	1,659	1	1	4
Kampar	17,046	16,707	3,094	2,844	250	11,461	2,113	39	339
Kopisan Baharu	2,849	2,843	109	107	2	2,252	482	-	6
Kota Baharu	304	302	250	246	4	33	19	-	2
Kuala Dipang	323	322	322	322	-	-	-	-	1
Lawan Kuda Baharu	4,124	4,093	168	168	-	3,562	363	-	31
Malim Nawar	3,767	3,749	318	317	1	2,928	502	1	18
Mambang Di-Awan	6,263	6,232	158	155	3	5,396	678	-	31
Sungai Siput Selatan	265	264	20	19	1	244	-	-	1
Tronoh Mines	644	643	-	-	-	633	10	-	1
Kawasan selebih MD	32,474	31,964	16,887	16,239	648	11,020	3,948	109	510
<i>Remainder of MD</i>									
KERIAN									
MD Kerian	98,379	96,780	59,581	59,529	52	26,245	10,712	242	1,599
Alor Pongsu	242	236	159	159	-	77	-	-	6
Bagan Serai	8,076	7,930	3,087	3,081	6	3,623	1,216	4	146
Bukit Merah	176	173	120	120	-	47	6	-	3
Changkat Lobak	452	451	439	439	-	12	-	-	1
Dew	435	428	255	255	-	33	140	-	7
Gunong Semanggol	230	228	174	174	-	54	-	-	2
Jalan Baharu, Batu Lima	532	524	232	232	-	261	31	-	8
Kuala Kurau	6,377	6,338	1,542	1,541	1	4,666	130	-	39
Parit Buntar	4,317	4,223	1,947	1,946	1	1,566	703	7	94
Simpang Empat (Mukim Gunong Semanggol & Selinsing)	246	246	106	106	-	133	7	-	-
Simpang Empat (Mukim Parit Buntar)	714	656	614	613	1	13	-	29	58

Nota : Angka-angka di atas tidak disesuaikan.

Note : The above figures have not been adjusted.

*** Sila lihat nota peringatan di perenggan a(ii) dan a(iii), muka surat xxii dalam laporan ini.**

Please refer to the cautionary notes in paragraph a(ii) and a(iii), page xxx in this report.

Jadual 8.1 : Jumlah penduduk mengikut kumpulan etnik, kawasan pihak berkuasa tempatan dan negeri, Malaysia, 2000 (samb.)
Table 8.1 : Total population by ethnic group, local authority area and state, Malaysia, 2000 (cont'd.)

Negeri : PERAK
State

Daerah Pentadbiran/ Kawasan Pihak Berkuasa Tempatan <i>Administrative District/ Local Authority Area</i>	Jumlah <i>Total</i>	Warganegara Malaysia <i>Malaysian citizens</i>							Bukan Warganegara Malaysia * <i>Non- Malaysian citizens *</i>
		Jumlah <i>Total</i>	Bumiputera		Bumiputera lain Other Bumiputera	Cina <i>Chinese</i>	India <i>Indians</i>	Lain-lain <i>Others</i>	
			Jumlah <i>Total</i>	Melayu <i>Malays</i>					
MD Kerian (samb.)/(cont'd.)									
Simpang Lima	251	204	106	106	-	20	78	-	47
Simpang Tiga	885	794	581	581	-	137	72	4	91
Sungai Bogak	88	88	76	76	-	7	5	-	-
Sungai Gedong	314	313	87	87	-	107	119	-	1
Sungai Megat Aris	306	304	175	175	-	129	-	-	2
Tanjong Pliandang	3,090	3,055	268	268	-	2,703	84	-	35
Titi Serong	470	465	374	372	2	82	9	-	5
Kawasan selebih MD <i>Remainder of MD</i>	71,178	70,124	49,239	49,198	41	12,575	8,112	198	1,054
MP Taiping +	193	178	90	90	-	4	77	7	15
Pondok Tanjong ++	193	178	90	90	-	4	77	7	15
KUALA KANGSAR									
MD Kuala Kangsar	95,784	94,455	43,465	43,369	96	34,002	16,816	172	1,329
Jerlun	1,239	1,236	9	9	-	1,115	112	-	3
Karai	1,274	1,252	274	274	-	663	315	-	22
Kati	302	300	203	203	-	90	7	-	2
Kuala Kangsar	7,016	6,826	2,194	2,188	6	3,330	1,287	15	190
Liman Kati	1,131	1,125	6	6	-	1,007	112	-	6
Lubok Merbau	249	249	249	249	-	-	-	-	-
Manong	478	473	184	183	1	279	10	-	5
Padang Rengas	715	707	368	366	2	313	26	-	8
Rimba Panjang	1,418	1,416	8	8	-	1,344	64	-	2
Salak Baharu	1,525	1,514	34	33	1	1,255	225	-	11
Salak Utara	108	108	6	6	-	88	14	-	-
Sauk	753	736	27	24	3	581	123	5	17
Simpang Jalong	2,630	2,617	35	31	4	2,445	137	-	13
Sungai Siput Utara	18,881	18,664	2,835	2,810	25	10,375	5,433	21	217
Kawasan selebih MD <i>Remainder of MD</i>	58,065	57,232	37,033	36,979	54	11,117	8,951	131	833
LARUT DAN MATANG									
MP Taiping +	198,112	195,563	102,787	101,981	806	65,058	27,281	437	2,549
Aulong	4,697	4,676	539	537	2	3,233	889	15	21
Ayer Terjun	326	326	192	192	-	103	31	-	-
Batu Kurau	1,037	1,036	795	795	-	222	15	4	1
Changkat Jering	472	458	285	283	2	134	35	4	14
Jelai	220	220	188	188	-	21	11	-	-
Jelutong	69	66	53	53	-	9	4	-	3
Kampung Pinang	6,231	6,200	5,520	5,514	6	370	293	17	31
Kuala Sepetang (Port Weld)	2,624	2,616	44	43	1	2,566	6	-	8
Matang	1,308	1,301	620	620	-	616	64	1	7
Padang Gajah	239	239	184	184	-	45	10	-	-
Pokok Assam	5,602	5,522	959	956	3	3,713	843	7	80
Pondok Tanjong *	64	64	7	7	-	18	39	-	-
Simpang	2,393	2,364	680	679	1	1,430	254	-	29
Sungai Rotan	211	205	12	11	1	116	77	-	6
Taiping	170,552	168,213	91,843	91,060	783	51,680	24,301	389	2,339
Temerloh	740	740	166	160	6	448	126	-	-
Terong	1,002	996	528	527	1	248	220	-	6
Ulu Sepetang	325	321	172	172	-	86	63	-	4

Nota : Angka-angka di atas tidak disesuaikan.

Note : The above figures have not been adjusted.

* Sila lihat nota peringatan di perenggan a(ii) dan a(iii), muka surat xxii dalam laporan ini.

Please refer to the cautionary notes in paragraph a(ii) and a(iii), page xxx in this report.

+ MP Taiping meliputi sebahagian Daerah Kerian dan sebahagian Daerah Larut dan Matang.

MP Taiping covers part of the Districts of Kerian and Larut and Matang.

++ Sebahagian dari Pondok Tanjong sahaja. Kawasan selebihnya adalah di Daerah Larut dan Matang.

Part of Pondok Tanjong only. The remainder is in the District of Larut and Matang.

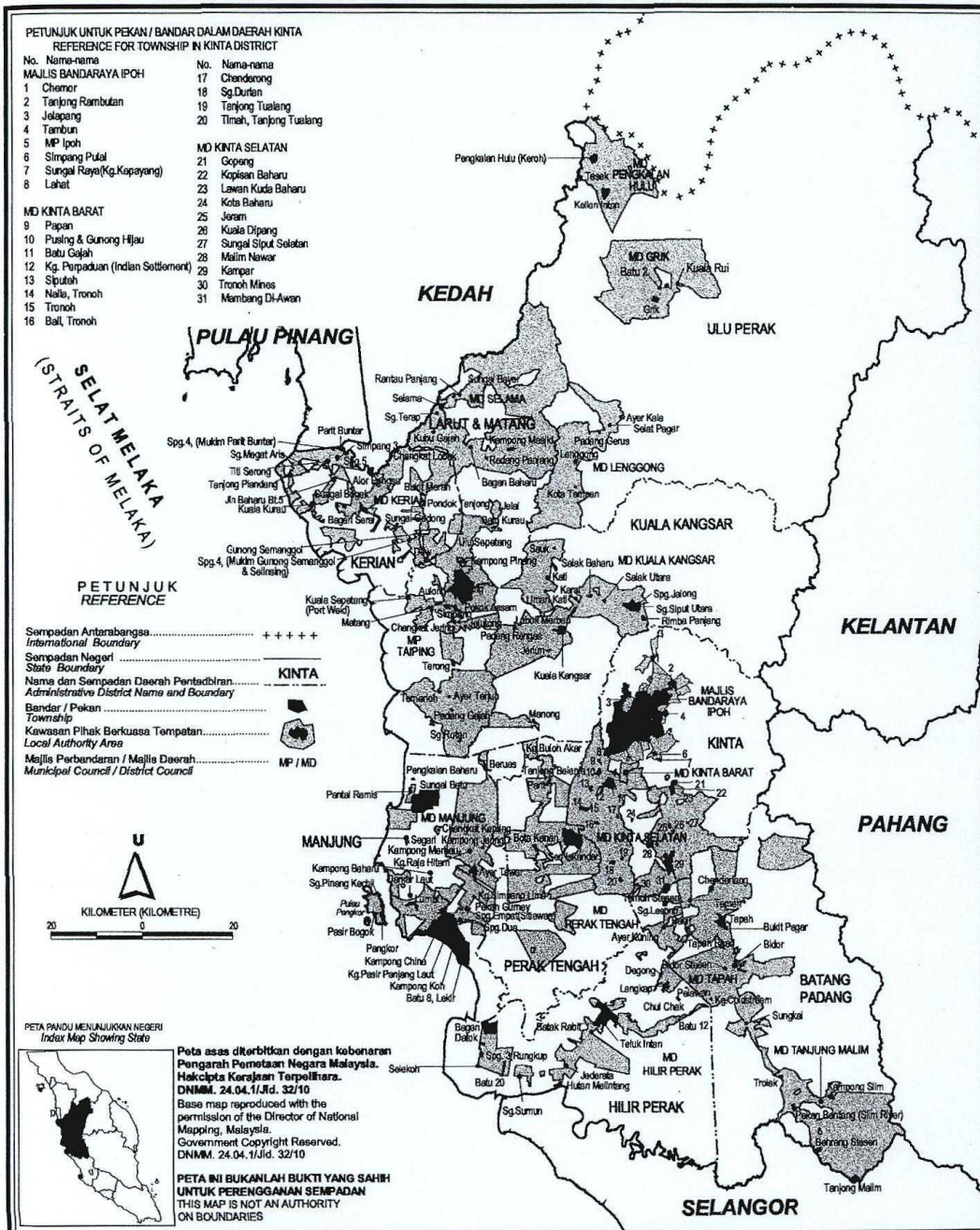
@ Sebahagian dari Pondok Tanjong sahaja. Kawasan selebihnya adalah di Daerah Kerian.

Part of Pondok Tanjong only. The remainder is in the District of Kerian.

BANCI PENDUDUK DAN PERUMAHAN MALAYSIA, 2000
POPULATION AND HOUSING CENSUS OF MALAYSIA, 2000

PERAK

PETA MENUNJUKKAN SEMPADAN DAERAH PENTADBIRAN DAN KAWASAN PIHAK BERKUASA TEMPATAN
MAP SHOWING ADMINISTRATIVE DISTRICT BOUNDARY AND LOCAL AUTHORITY AREA



Disediakan dan diterbitkan oleh Jabatan Perangkaan, Malaysia, 2001
 Prepared and published by the Department of Statistics, Malaysia, 2001

Jadual 13.1 : Jumlah penduduk mengikut kumpulan etnik, kawasan pihak berkuasa tempatan dan negeri, Malaysia, 2000
Table 13.1 : Total population by ethnic group, local authority area and state, Malaysia, 2000

Negeri : SELANGOR
State

Daerah Pentadbiran/ Kawasan Pihak Berkuasa Tempatan <i>Administrative District/ Local Authority Area</i>	Jumlah <i>Total</i>	Warganegara Malaysia <i>Malaysian citizens</i>							Bukan Warganegara Malaysia * <i>Non- Malaysian citizens *</i>
		Jumlah <i>Total</i>	Bumiputera			Cina <i>Chinese</i>	India <i>Indians</i>	Lain-lain <i>Others</i>	
			Jumlah <i>Total</i>	Melayu <i>Malays</i>	Bumiputera lain <i>Other Bumiputera</i>				
GOMBAK									
MP Selayang	416,837	399,264	215,801	212,528	3,273	114,218	62,057	7,188	17,573
Batu Arang	7,321	7,226	2,137	2,105	32	2,334	2,745	10	95
Batu Caves *	1,823	1,667	799	795	4	640	214	14	156
Gombak Setia/Taman Perwira	23,643	20,453	17,840	17,769	71	205	244	2,164	3,190
Kampung Baru Rawang	2,443	2,423	80	11	69	2,285	58	-	20
Kuang	2,261	2,207	395	395	-	582	1,223	7	54
Mimaland	3	-	-	-	-	-	-	-	3
Pengkalan Kundang	2,422	2,378	94	90	4	1,916	367	1	44
Rawang	32,117	31,000	10,548	10,434	114	13,288	6,978	186	1,117
Selayang Baru	153,135	148,869	72,469	72,155	314	52,892	22,149	1,359	4,266
Taman Greenwood/ Taman Gombak	50,889	49,808	31,332	31,218	114	10,036	8,153	287	1,081
Kawasan selebih MP <i>Remainder of MP</i>	140,780	133,233	80,107	77,556	2,551	30,040	19,926	3,160	7,547
MP Ampang Jaya **	120,688	112,092	84,735	84,449	286	18,594	5,847	2,916	8,596
Ampang/Ulu Kelang	101,914	94,234	74,102	73,900	202	12,924	4,607	2,601	7,680
Kawasan selebih MP <i>Remainder of MP</i>	18,774	17,858	10,633	10,549	84	5,670	1,240	315	916
KLANG									
MP Klang	562,239	538,536	256,961	252,624	4,337	177,166	100,642	3,767	23,703
Kapar	22,130	21,750	8,217	8,141	76	5,996	7,497	40	380
Klang	275,762	262,628	92,298	89,017	3,281	117,566	50,900	1,864	13,134
Meru	13,390	12,954	8,676	8,638	38	2,418	1,800	60	436
Kawasan selebih MP <i>Remainder of MP</i>	250,957	241,204	147,770	146,828	942	51,186	40,445	1,803	9,753
MP Shah Alam ®	81,197	72,640	30,329	28,738	1,591	20,252	21,547	512	8,557
Kawasan selebih MP <i>Remainder of MP</i>	81,197	72,640	30,329	28,738	1,591	20,252	21,547	512	8,557
KUALA LANGAT									
MD Kuala Langat	99,401	97,434	38,994	38,675	319	39,198	18,930	312	1,967
Banting	24,946	24,363	6,981	6,950	31	11,415	5,904	63	583
Dusun Durian Estate	383	375	243	243	-	35	96	1	8
Jenjarom	18,878	18,619	1,770	1,697	73	14,199	2,603	47	259
Morib dan Kanchong	1,050	1,042	633	628	5	230	178	1	8
Sungai Manggis	4,783	4,692	1,547	1,543	4	421	2,716	8	91
Tanjong Sepat	10,527	10,426	1,071	1,063	8	8,467	876	12	101
Telok Datok	3,409	3,386	1,564	1,561	3	264	1,547	11	23
Telok Panglima Garang	6,631	6,390	2,529	2,491	38	1,834	2,015	12	241
Kawasan selebih MD <i>Remainder of MD</i>	28,794	28,141	22,656	22,499	157	2,333	2,995	157	653
KUALA SELANGOR									
MD Kuala Selangor	67,763	66,394	35,169	35,054	115	17,799	13,153	273	1,369
Asam Jawa	433	433	291	291	-	90	52	-	-
Batang Berjuntai	7,758	7,649	2,004	1,985	19	1,623	4,000	22	109

Nota : Angka-angka di atas tidak disesuaikan.

Note : The above figures have not been adjusted.

* Sila lihat nota peringatan di perenggan a(ii) dan a(iii), muka surat xxii dalam laporan ini.
Please refer to the cautionary notes in paragraph a(ii) and a(iii), page xxx in this report.

+ Sebahagian dari Batu Caves sahaja. Kawasan selebihnya adalah di Wilayah Persekutuan Kuala Lumpur.
Part of Batu Caves only. The remainder is in Wilayah Persekutuan Kuala Lumpur.

++ MP Ampang Jaya meliputi sebahagian Daerah Gombak dan sebahagian Daerah Ulu Langat.
MP Ampang Jaya covers part of the Districts of Gombak and Ulu Langat.

® MP Shah Alam meliputi sebahagian Daerah Klang dan sebahagian Daerah Petaling.
MP Shah Alam covers part of the Districts of Klang and Petaling.

(samb.)

Jadual 13.1 : Jumlah penduduk mengikut kumpulan etnik, kawasan pihak berkuasa tempatan dan negeri, Malaysia, 2000 (samb.)
 Table 13.1 : Total population by ethnic group, local authority area and state, Malaysia, 2000 (cont'd.)

Negeri : SELANGOR

State

Bukan Warganegara Malaysia *	Daerah Pentadbiran/ Kawasan Pihak Berkuasa Tempatan Administrative District/ Local Authority Area	Jumlah Total	Warganegara Malaysia Malaysian citizens							Bukan Warganegara Malaysia *
			Jumlah Total	Bumiputera			Cina Chinese	India Indians	Lain-lain Others	
				Jumlah Total	Melayu Malays	Bumiputera lain Other Bumiputera				
	SABAK BERNAM									
	MD Sabak Bernam	54,876	54,093	28,539	28,479	60	22,177	3,249	128	783
8	Bagan Nakhoda Omar	321	315	236	235	1	79	-	-	6
63	Bagan Terap	575	565	531	530	1	9	25	-	10
9	Kawasan Sungai Ayer	302	297	129	129	-	167	1	-	5
29	Tawar									
357	Kian Sit	667	665	1	1	-	664	-	-	2
99	Parit Baru Sungai Lang	570	566	471	471	-	95	-	-	4
36	Pasir Panjang	1,004	974	974	974	-	-	-	-	30
6	Sabak	13,068	12,866	7,665	7,662	3	3,229	1,931	41	202
174	Sekinchuan	15,364	15,103	3,710	3,684	26	10,832	543	18	261
479	Simpang Lima	602	592	587	584	3	-	-	5	10
	Sungai Besar	21,326	21,079	13,286	13,260	26	6,981	749	63	247
	Sungai Haji Dorani	679	676	554	554	-	121	-	1	3
	Sungai Nibong	398	395	395	395	-	-	-	-	3
22,358										
9,070	SEPANG									
162	MD Sepang	57,336	53,042	28,551	27,478	1,073	13,262	11,075	154	4,294
42	Bandar Baharu Salak Tinggi	16,630	14,016	10,599	10,060	539	845	2,513	59	2,614
	Cyberjaya	2,839	2,648	1,574	1,553	21	740	320	14	191
1,629	Dengkil	7,106	6,864	1,283	1,280	3	2,231	3,343	7	242
687	Putrajaya *	7,223	7,052	6,001	5,970	31	573	471	7	171
10,768	Salak	1,036	969	100	85	15	767	102	-	67
	Sepang	4,843	4,745	1,636	1,627	9	1,917	1,184	8	98
	Sungai Pelek	6,615	6,571	652	638	14	4,807	1,098	14	44
18,635	Kawasan selebih MD	11,044	10,177	6,706	6,265	441	1,382	2,044	45	867
105	Remainder of MD									
1,767										
26	ULU LANGAT **									
	MP Kajang	506,526	483,706	276,588	271,077	5,511	141,620	60,813	4,685	22,820
81	Balakong	1,607	1,557	24	13	11	1,516	14	3	50
3,439	Bangi	5,033	4,845	2,184	2,173	11	1,045	1,557	59	188
434	Batu 11 Cheras	2,377	2,174	282	282	-	1,680	202	10	203
	Batu 18 Ulu Langat	855	832	508	507	1	311	-	13	23
12,783	Batu 9 Cheras/Sungai	31,192	30,007	13,547	13,292	255	11,115	4,953	392	1,185
	Raya/Taman Suntex									
	Beranang	953	892	659	657	2	151	77	5	61
16,543	Bukit Angkat	399	399	84	80	4	285	30	-	-
1,386	Kajang dan Sungai Chua	85,810	82,126	34,389	33,694	695	34,616	12,642	479	3,684
177	Rantau Panjang	268	265	136	136	-	118	11	-	3
20	Semenyih	19,493	19,092	5,957	5,871	86	8,184	4,816	135	401
	Sungai Lui	36	36	36	36	-	-	-	-	-
	Sungai Tekali	1,643	1,581	1,335	1,328	7	153	93	-	62
	Taman Mesra	442	386	367	367	-	6	10	3	56
	Tarun (Beroga)	698	696	-	-	-	690	6	-	2
1,644	Ulu Langat	891	865	246	246	-	605	14	-	26
7,250	Kawasan selebih MP	354,829	337,953	216,834	212,395	4,439	81,145	36,388	3,586	16,876
6,066	Remainder of MP									

Nota : Angka-angka di atas tidak disesuaikan.

Note : The above figures have not been adjusted.

* Sila lihat nota peringatan di perenggan a(ii) dan a(iii), muka surat xxii dalam laporan ini.

Please refer to the cautionary notes in paragraph a(ii) and a(iii), page xxii in this report.

+ Merujuk kepada kawasan seperti pada Hari Banci (5 Julai 2000) dan bukan kepada perluasan kawasan Wilayah Persekutuan Putrajaya yang diwartakan pada 1 Februari 2001.

Refers to the area as of Census Day (5 July 2000) and not to the expanded area of Wilayah Persekutuan Putrajaya which was gazetted on 1st February 2001.

++ Bagi Banci 2000, Daerah Ulu Langat telah wujudkan 2 Kawasan Pihak Berkuasa Tempatan iaitu MP Ampang Jaya dan MP Kajang.

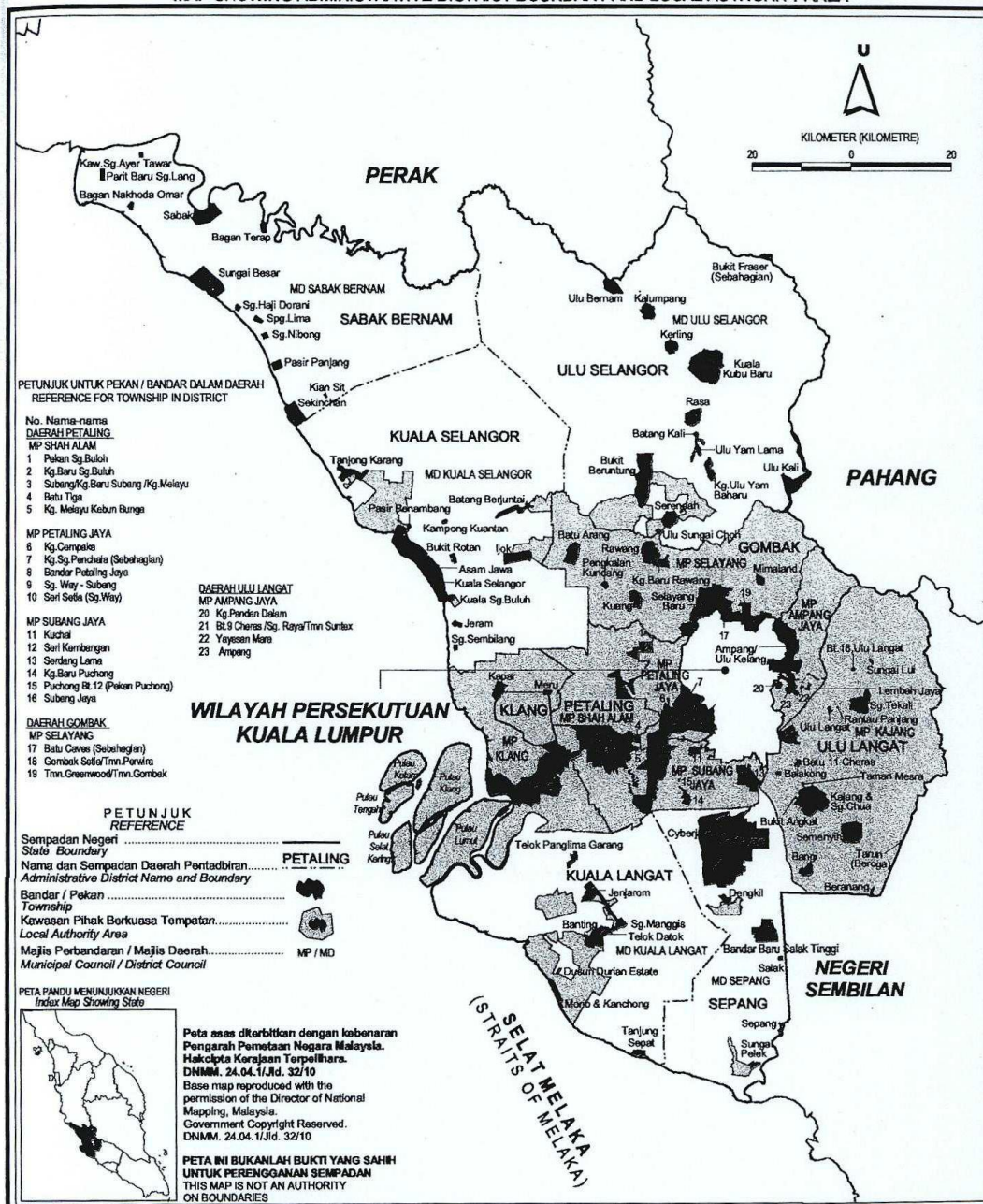
For Census 2000, the District of Ulu Langat had created 2 Local Authority Areas namely MP Ampang Jaya and MP Kajang.

BANCI PENDUDUK DAN PERUMAHAN MALAYSIA, 2000
POPULATION AND HOUSING CENSUS OF MALAYSIA, 2000

SELANGOR

PETA MENUNJUKKAN SEMPADAN DAERAH PENTADBIRAN DAN KAWASAN PIHAK BERKUASA TEMPATAN

MAP SHOWING ADMINISTRATIVE DISTRICT BOUNDARY AND LOCAL AUTHORITY AREA



Disediakan dan diterbitkan oleh Jabatan Perangkaan, Malaysia, 2001
 Prepared and published by the Department of Statistics, Malaysia, 2001

APPENDIX C

COVER LETTERS FOR DATA COLLECTION

Husniyah binti Abdul Rahim@Abdul Wahab.
Postgraduate Student,
Faculty of Business and Accountancy,
University Malaya,
Lembah Pantai,
Kuala Lumpur.

To Whom It May Concerned.

Sir/Madam,

DATA COLLECTION FOR THE SURVEY

Referring to the above, I would like to seek your organisation cooperation in my data collection for a survey regarding my doctorate study in University of Malaya. The survey is concerned with the financial management practices and financial wellbeing of families and is partially funded by the university.

In conjunction to that, I have designed a questionnaire that needs me to obtain information primarily from married individuals. Any individuals currently married and belongs to one of the three main ethnicities (Malay, Chinese or Indian) would be the potential respondent. Regarding this, the survey would not gather any information on the department or company, the products or services it offers, nor perceptions of individuals on any of the products or services. The information obtained would be used strictly for the academic research.

I attached here the questionnaire form intended for the above purpose and I hope that your organisation would give cooperation in this matter.

Thank you.

Yours sincerely,

.....
(Husniyah Abdul Rahim)
03-89467101

Husniyah binti Abdul Rahim@Abdul Wahab.
Pelajar Pascasiswazah,
Fakulti Perniagaan dan Perakaunan,
Universiti Malaya,
Lembah Pantai,
Kuala Lumpur.

Kepada Sesiapa Yang Berkenaan.

Tuan/Puan,

KUTIPAN DATA UNTUK KAJIAN

Merujuk kepada perkara di atas, saya ingin memohon kerjasama pihak tuan/puan dalam kutipan data untuk kajian bagi pengajian doktor falsafah saya di Universiti Malaya. Kajian ini adalah berkaitan dengan amalan pengurusan kewangan dan kesejahteraan kewangan keluarga dan dibiayai sebahagiannya oleh universiti.

Sehubungan dengan itu, saya telah merekabentuk suatu soal-selidik bagi memperolehi maklumat daripada mereka yang telah berkeluarga. Individu yang berkahwin dan berbangsa Melayu, Cina atau India merupakan calon responden bagi kajian ini. Berkaitan dengan itu juga, kajian ini tidak mengumpul maklumat mengenai jabatan atau syarikat tuan/puan, barangan atau perkhidmatan yang ditawarkan, mahupun persepsi terhadap barangan atau perkhidmatan berkenaan. Maklumat yang diperolehi hanya akan digunakan untuk tujuan kajian ilmiah.

Bersama-sama ini disertakan borang soal-selidik yang berkenaan dan berharap pihak tuan/puan dapat memberikan kerjasama dalam hal ini.

Terima kasih.

Yang benar,

.....
(Husniyah Abdul Rahim)
03-89467101

APPENDIX D
QUESTIONNAIRES



REGION	STRATA	RACE
N/C/E/S	U/R	M/C/I

FINANCIAL MANAGEMENT PRACTICES AMONG FAMILIES IN MALAYSIA



UNIVERSITI MALAYA

The Faculty of Business and Accountancy

ACKNOWLEDGEMENT

Dear participants

The main purpose of this survey is to determine the financial management practices that have impact on family financial wellbeing. Individuals currently married and belongs to one of the three main ethnicities (Malay, Chinese or Indian) would be the potential respondent. The survey is partially funded by University of Malaya and is intended for my study at the university.

The attached questionnaire was developed to obtain data that will assist in having a better understanding of the financial management practices used by families in handling financial matters. Hence, the success of this survey depends on your participation and honest responses. I would therefore greatly appreciate your assistance in answering the questionnaire. Please be assured that your responses will be kept strictly confidential.

Thank you for your participation and support.

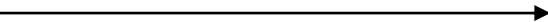
Husniyah Abdul Rahim
Candidate for Doctor of Philosophy
Faculty of Business and Accountancy
University of Malaya


The statements refer to the family as a whole unless specified.


The respondent would be the one that handled most of the financial management in the family or in the case of both involved, either the husband or wife can be the respondent.


Please CIRCLE the number that represents your choice of response accordingly.


1. Who do most of the financial management in the family? ☐ Husband ☐ Wife ☐ Both

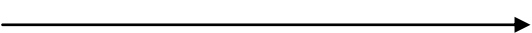
A.	The statements below refer to your perception on investment.	1	2	3	4	5	6	7
		Strongly disagree  Strongly agree						
1.	In terms of investing, safety is more important than returns.	1	2	3	4	5	6	7
2.	I am more comfortable putting my money in a bank account than in the stock market.	1	2	3	4	5	6	7
3.	When I think of the word "risk" the term "loss" comes to mind immediately.	1	2	3	4	5	6	7
4.	Making money in stocks and bonds is based on luck.	1	2	3	4	5	6	7
5.	I lack the knowledge to be a successful investor.	1	2	3	4	5	6	7
6.	Investing is too difficult to understand.	1	2	3	4	5	6	7

B.	The statements below refer to your perception on time horizon.	1	2	3	4	5	6	7
		Strongly disagree  Strongly agree						
1.	I follow the advice to save for a rainy day.	1	2	3	4	5	6	7
2.	I enjoy thinking about how I will live years from now in the future.	1	2	3	4	5	6	7
3.	The distant future is too uncertain to plan for.	1	2	3	4	5	6	7
4.	The future seems very vague and uncertain to me.	1	2	3	4	5	6	7
5.	I pretty much live on a day-to-day basis.	1	2	3	4	5	6	7
6.	I enjoy living for the moment and not knowing what tomorrow will bring.	1	2	3	4	5	6	7


C.	The statements below refer to your perception on yourself.	1	2	3	4	5	6	7
		Strongly disagree  Strongly agree						
1.	I take a positive attitude toward myself	1	2	3	4	5	6	7
2.	I am a person of worth	1	2	3	4	5	6	7
3.	I am able to do things as well as other people	1	2	3	4	5	6	7
4.	As a whole, I am satisfied with myself	1	2	3	4	5	6	7

D.	The statements below refer to financial problems that you might encounter in your family.	1	2	3	4	5	6	7
		Never  Very often						
1.	Cannot afford to buy adequate insurance	1	2	3	4	5	6	7
2.	Do not have enough money for doctor, dentist, or medicine	1	2	3	4	5	6	7
3.	Cannot afford to buy new shoes or clothes	1	2	3	4	5	6	7
4.	Cannot afford to pay for utilities	1	2	3	4	5	6	7
5.	Unable to repay installment debts	1	2	3	4	5	6	7
6.	Received "overdue notices" from creditors	1	2	3	4	5	6	7
7.	Pay late some due bills	1	2	3	4	5	6	7
8.	Pay late some installment debts	1	2	3	4	5	6	7

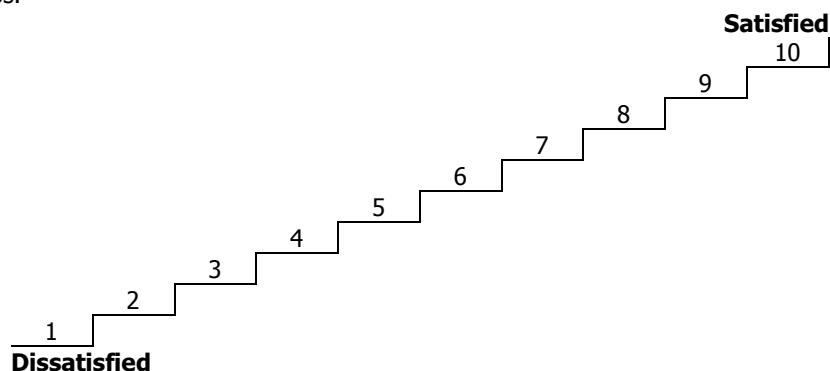
E.	The statements below refer to the activities in your family regarding the financial planning, cash-flow, credit, savings, investment and insurance.	1	2	3	4	5	6	7
		Never  Very often						
1.	Spent a great deal of time developing a financial plan.	1	2	3	4	5	6	7
2.	Determined my family financial situation	1	2	3	4	5	6	7
3.	Developed financial goals for my family	1	2	3	4	5	6	7
4.	Identified alternative courses of action to achieve the financial goals	1	2	3	4	5	6	7
5.	Evaluated the alternatives courses of action identified for each financial goal	1	2	3	4	5	6	7
6.	Created a specific financial plan for my family	1	2	3	4	5	6	7
7.	Implemented the financial plan accordingly	1	2	3	4	5	6	7
8.	Reevaluated the financial plan	1	2	3	4	5	6	7
9.	Revised the financial plan	1	2	3	4	5	6	7

E.	The statements below refer to the activities in your family regarding the financial planning, cash-flow, credit, savings, investment and insurance	1	2	3	4	5	6	7
		Never  Very often						
10.	Planned for finances needed for my child/children education	1	2	3	4	5	6	7
11.	Planned for finances needed to buy vehicle/s	1	2	3	4	5	6	7
12.	Planned before taking any kind of credit/loan	1	2	3	4	5	6	7
13.	Planned to have adequate insurance for big items & family members	1	2	3	4	5	6	7
14.	Planned before involving in any investment activity	1	2	3	4	5	6	7
15.	Planned to minimised tax	1	2	3	4	5	6	7
16.	Do estate (property) planning	1	2	3	4	5	6	7
17.	Planned for finances needed during retirement	1	2	3	4	5	6	7
18.	Planned for savings in emergency fund	1	2	3	4	5	6	7
19.	Pay all bills on time	1	2	3	4	5	6	7
20.	Pay bills through on-line banking	1	2	3	4	5	6	7
21.	Have a complete financial record-keeping system	1	2	3	4	5	6	7
22.	Track expenses	1	2	3	4	5	6	7
23.	Control expenses using separate accounts for different items	1	2	3	4	5	6	7
24.	Make written budget for all items	1	2	3	4	5	6	7
25.	Followed accordingly a written spending plan or budget	1	2	3	4	5	6	7
26.	Make mental budget for all items	1	2	3	4	5	6	7
27.	Followed accordingly a mental spending plan or budget	1	2	3	4	5	6	7
28.	Compare actual expenditures to planned expenditures	1	2	3	4	5	6	7
29.	Revising a spending plan	1	2	3	4	5	6	7
30.	Evaluate and control of accounts	1	2	3	4	5	6	7
31.	Have a list of all the debts owed	1	2	3	4	5	6	7
32.	Keep track of debt payment	1	2	3	4	5	6	7
33.	Repayment of credit/loan made on time	1	2	3	4	5	6	7
34.	Debt repayment made through monthly wage deduction	1	2	3	4	5	6	7

E.	The statements below refer to the activities in your family regarding the financial planning, cash-flow, credit, savings, investment and insurance.	1	2	3	4	5	6	7
		Never  Very often						
35.	Debt repayment made through bank "standing instruction"	1	2	3	4	5	6	7
36.	Repayment of credit/loan is less than 40% of the monthly household income	1	2	3	4	5	6	7
37.	Save for short-term goals out of each salary such as buying electrical appliances, furniture, vehicle	1	2	3	4	5	6	7
38.	Save for emergency fund	1	2	3	4	5	6	7
39.	Save for long-term goals out of each salary such as child education, home	1	2	3	4	5	6	7
40.	Save for retirement	1	2	3	4	5	6	7
41.	Savings are always more than 3 months household income	1	2	3	4	5	6	7
42.	Savings made through bank "standing instruction"	1	2	3	4	5	6	7
43.	Have money spread over different types of investments	1	2	3	4	5	6	7
44.	Invested some money in trust funds	1	2	3	4	5	6	7
45.	Invested some money in stocks	1	2	3	4	5	6	7
46.	Invested some money in bonds	1	2	3	4	5	6	7
47.	Vehicle/s is/are adequately insured	1	2	3	4	5	6	7
48.	Have homeowner's/renter's insurance policy	1	2	3	4	5	6	7
49.	Family members have life insurance	1	2	3	4	5	6	7
50.	Family members have health insurance	1	2	3	4	5	6	7

F.	Are you satisfied with your family ...	1	2	3	4	5	6	7
		Very dis-satisfied  Very satisfied						
1.	savings level	1	2	3	4	5	6	7
2.	debt level	1	2	3	4	5	6	7
3.	current financial situation	1	2	3	4	5	6	7
4.	ability to meet long-term goals	1	2	3	4	5	6	7
5.	preparedness to meet emergencies	1	2	3	4	5	6	7
6.	financial management skills	1	2	3	4	5	6	7

- G. 1. On the steps below, mark with a circle how **satisfied** you are with your **present financial situation**. Those who **are dissatisfied** will be toward the lower steps. Those who **are satisfied** will be toward the higher steps.



2. How **worried or concerned** are you about your personal finances **today**?

1	2	3	4	5	6	7	8	9	10
Worry all the time			Sometimes worry			Rarely worry			Never worry

3. How **well off** are you financially?

1	2	3	4	5	6	7	8	9	10
Doing very poorly			Doing poorly			Doing well			Doing very well

4. Which of the following best describes your **current financial situation**?

1	2	3	4	5	6	7	8	9	10
Never have enough			Hard to get by			Getting by okay			Have more than enough

5. How do you **feel** about your **current financial situation**?

1	2	3	4	5	6	7	8	9	10
Very uncomfortable			Uncomfortable			Comfortable			Very comfortable

6. How **sure** are you that you will have enough money to provide for a **comfortable old age**?

1	2	3	4	5	6	7	8	9	10
Not sure At all			Not sure			Sure			Very Sure

7. How often does your **last pay run out** before the next payday?

1	2	3	4	5	6	7	8	9	10
Very often			Sometimes			Rarely			Never

8. How often do you have trouble **paying monthly bills** (electricity, telephone, installment, credit card)?

1	2	3	4	5	6	7	8	9	10
Very often			Sometimes			Rarely			Never

9. How confident are you that you have **control over** your personal finances?

1	2	3	4	5	6	7	8	9	10
No Confident at all			Little confident			Confident			Very confident

10. How confident are you that you know **how to manage** personal finances?

1	2	3	4	5	6	7	8	9	10
No Confident at all			Little confident			Confident			Very confident

11. How easy would it be for you to **get money** to pay for a **financial emergency** that costs **RM1,000**?

1	2	3	4	5	6	7	8	9	10
Not easy			Somewhat easy			Easy			Very easy

12. How **worried or concerned** are you about your personal finances **in general**?

1	2	3	4	5	6	7	8	9	10
Worry all the time			Sometime worry			Rarely worry			Never worry

H.	The information needed below refers to the total amount of your family and is important for this study. Please give the estimated value for each item at this point of time .	RM
1.	Living Expenses:	
	i. Monthly insurance premium (life, health insurance)	
	ii. Monthly payment for children education plan	
	iii. Monthly repayment for housing/land/building loan	
	iv. Monthly repayment for investment loan	
	v. Monthly repayment of other loan/credit (vehicle loan, installment loan, personal loan, credit card)	
	vi. Monthly expenses (house rent, food, clothing, transportation, schooling, childcare/maid, medical, others)	
	vii. Annual expenses (vehicle insurance, road tax, income tax, taxes on home/land/building, fees, others)	
2.	Savings & Investment:	
	i. Total amount of cash, savings & checking accounts, money market account, other savings (eg. <i>Tabung Haji</i>)	
	ii. Total amount of investment in <i>Amanah Saham Bumiputera (ASB)</i>	
	iii. Loan balance of <i>ASB</i> (if any)	
	iv. Current value of mutual /trust funds (eg. <i>Amanah Saham Nasional</i>)	
	v. Current value of stocks/bonds	
	vi. Loan balance of investment (if any, other than loan for <i>ASB</i>)	
	vii. Current value of certificate of deposit (maturity less than 6 months)	
	viii. Current value of certificate of deposit (maturity more than 6 months)	
	ix. Cash value of life insurance/s (amount of money received if the policy is being surrendered now)	
	x. Total contribution to the Employee Provident Fund, employer's or other retirement fund	
3.	Assets:	
	i. Market value of home/land/building	
	ii. Loan balance of home/land/building	
	iii. Market value of vehicle/s	
	iv. Loan balance of vehicle/s	
4.	Other debts:	
	i. Loan balance of personal loan & other installment loan	
	ii. Unpaid amount of credit card bill	
	iii. Unpaid bills	

I.	Socioeconomic Characteristics Tick <input checked="" type="checkbox"/> or fill-in the details where necessary	Respondent	Spouse (Husband/Wife)
1.	Race	<input type="checkbox"/> Malay <input type="checkbox"/> Chinese <input type="checkbox"/> Indian	<input type="checkbox"/> Malay <input type="checkbox"/> Chinese <input type="checkbox"/> Indian
2.	Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
3.	Age (years)		
4.	Education (highest attained)		
5.	Working experience (years)		
6.	Occupation		
7.	Monthly income (RM)		
8.	Number of credit card owned		
9.	When did you attend any consumer education course? (year)		
10.	Type of loan/credit currently have (eg. home loan, vehicle loan, personal loan, credit card, other installment loan)		
11.	Type of investment currently involve (eg. trust, stock, bond, others)		
12.	Which retirement fund do you currently contribute to?		
	i. Employee Provident Fund	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
	ii. Employer's retirement account	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
	iii. Other retirement account (offered by financial institutions)	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
13.	Do you opt for a pension scheme?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
14.	Do you buy any life insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
15.	Home ownership (if joint ownership, tick yes for both husband & wife)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
16.	Vehicle ownership	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
17.	Years of marriage		
18.	Number of children		
19.	Number of financial dependent		
20.	Number of Education Plan for child/children		

THANK YOU

Thank you for your cooperation in responding to this questionnaire. I assure you that all information gathered will be treated as confidential and will be used for the purpose of academic research.

Any enquiries regarding this survey, please contact 03-89467101.



DAERAH	KAWASAN	BANGSA
U/TGH/T/S	B/LB	M/C/I

AMALAN PENGURUSAN KEWANGAN DALAM KALANGAN KELUARGA DI MALAYSIA



UNIVERSITI MALAYA

Fakulti Perniagaan dan Perakaunan

MAKLUMAN

Kepada Responden

Tujuan utama kajian ini adalah untuk menentukan amalan pengurusan kewangan yang memberi kesan kepada kesejahteraan kewangan keluarga. Individu yang berkahwin dan berbangsa samada Melayu, Cina atau India adalah merupakan calon responden bagi kajian ini. Kajian ini dibiayai sebahagiannya oleh Universiti Malaya dan adalah untuk pengajian saya di universiti berkenaan.

Soal-selidik yang disertakan ini dibina untuk memperolehi maklumat yang dapat membantu untuk lebih memahami amalan pengurusan kewangan yang dijalankan oleh sesebuah keluarga. Oleh itu, kejayaan kajian ini bergantung kepada penyertaan dan respon yang jujur dari pihak tuan/puan. Saya dengan itu amat menghargai kerjasama tuan/puan dalam menjawab soal-selidik ini. Respon tuan/puan adalah dijamin sulit.

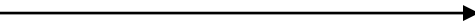
Terima kasih di atas penyertaan dan sokongan tuan/puan.


Husniyah Abdul Rahim
Calon Doktor Falsafah
Fakulti Perniagaan dan Perakaunan
Universiti Malaya


**Pernyataan berikut merujuk kepada keluarga secara keseluruhan kecuali dinyatakan.
Responden adalah mereka yang mengendalikan kebanyakan pengurusan kewangan keluarga
atau jika dalam kes kedua-dua terlibat, samada suami atau isteri boleh menjadi responden.
Sila BULATKAN nombor yang mewakili pilihan respon anda.**

1. Siapakah yang melakukan kebanyakan pengurusan kewangan keluarga?

☐ Suami ☐ Isteri ☐ Kedua-duanya


A.	Pernyataan di bawah merujuk kepada pandangan anda terhadap pelaburan, kredit, wang dan perancangan. Istilah kredit yang disebut di bawah meliputi kad kredit, kredit ansuran (termasuk pinjaman kenderaan), pinjaman persendirian, pinjaman pelaburan dan pinjaman perumahan/gadaian.	1	2	3	4	5	6	7
		<div> Sangat tidak setuju  Sangat setuju </div>						
1.	Dalam pelaburan, keselamatan adalah lebih penting dari pulangan.	1	2	3	4	5	6	7
2.	Saya lebih selesa meletakkan wang saya dalam akaun bank berbanding dalam pasaran saham.	1	2	3	4	5	6	7
3.	Bila saya memikirkan mengenai perkataan "risiko" istilah "kerugian" terfikir secara tiba-tiba.	1	2	3	4	5	6	7
4.	Menghasilkan wang dalam stok dan bon adalah berdasarkan nasib.	1	2	3	4	5	6	7
5.	Saya kekurangan pengetahuan untuk menjadi pelabur yang berjaya.	1	2	3	4	5	6	7
6.	Melabur adalah sangat sukar untuk difahami.	1	2	3	4	5	6	7

B.	Pernyataan di bawah merujuk kepada pandangan anda terhadap masa hadapan.	1	2	3	4	5	6	7
		<div> Sangat tidak setuju  Sangat setuju </div>						
1.	Saya mengikut nasihat untuk menyimpan bagi masa yang memerlukannya	1	2	3	4	5	6	7
2.	Saya seronok memikirkan mengenai bagaimana saya akan hidup di masa hadapan	1	2	3	4	5	6	7
3.	Masa hadapan yang jauh adalah terlalu tidak pasti untuk dirancang	1	2	3	4	5	6	7
4.	Masa hadapan kelihatan sangat kabur dan tidak pasti untuk saya.	1	2	3	4	5	6	7
5.	Saya hidup hampir-hampir berdasarkan harian	1	2	3	4	5	6	7
6.	Saya seronok hidup ketika ini dan tidak mengetahui apa yang akan berlaku esok	1	2	3	4	5	6	7

C.	Pernyataan di bawah merujuk kepada pandangan anda terhadap diri anda.	1	2	3	4	5	6	7
		Sangat tidak setuju  Sangat setuju						
1.	Saya mengambil sikap positif terhadap diri saya	1	2	3	4	5	6	7
2.	Saya adalah seorang yang bernilai tinggi	1	2	3	4	5	6	7
3.	Saya berupaya untuk melakukan sesuatu sebaik orang lain	1	2	3	4	5	6	7
4.	Secara keseluruhan, saya berpuas hati dengan diri saya	1	2	3	4	5	6	7

D.	Pernyataan di bawah merujuk kepada masalah kewangan yang anda mungkin hadapi dalam keluarga anda.	1	2	3	4	5	6	7
		Tidak pernah  Sangat kerap						
1.	Tidak mampu untuk membeli insurans yang mencukupi	1	2	3	4	5	6	7
2.	Tidak mempunyai cukup wang untuk doktor, doktor gigi atau ubatan	1	2	3	4	5	6	7
3.	Tidak mampu untuk membeli kasut atau pakaian baru	1	2	3	4	5	6	7
4.	Tidak mampu untuk membayar bil-bil utiliti (air, elektrik, telefon)	1	2	3	4	5	6	7
5.	Tidak berupaya untuk membayar hutang ansuran	1	2	3	4	5	6	7
6.	Menerima "notis lewat" daripada pemiutang	1	2	3	4	5	6	7
7.	Membayar lewat sebahagian bil-bil yang telah habis tempoh	1	2	3	4	5	6	7
8.	Membayar lewat sebahagian hutang ansuran	1	2	3	4	5	6	7

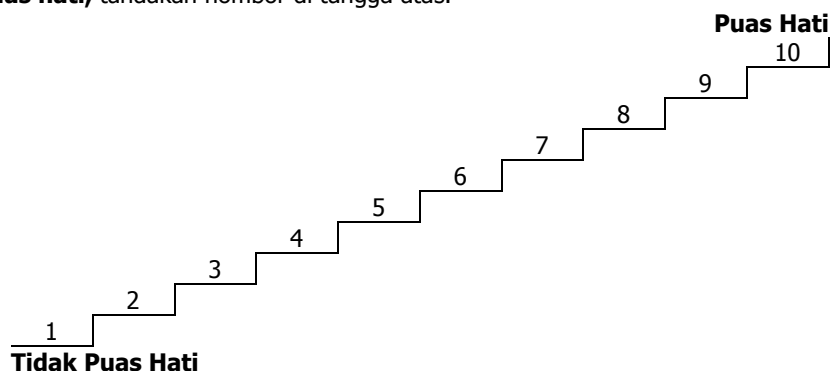
E.	Pernyataan berikut merujuk kepada aktiviti dalam keluarga anda berkenaan dengan perancangan kewangan, aliran-tunai, kredit, tabungan, pelaburan dan insurans.	1	2	3	4	5	6	7
		Tidak pernah  Sangat kerap						
1.	Menghabiskan banyak masa membina rancangan kewangan	1	2	3	4	5	6	7
2.	Menentukan keadaan kewangan keluarga	1	2	3	4	5	6	7
3.	Membina matlamat kewangan untuk keluarga	1	2	3	4	5	6	7
4.	Mengenalpasti tindakan laluan pilihan untuk mencapai matlamat kewangan	1	2	3	4	5	6	7
5.	Menilai tindakan laluan pilihan yang dikenalpasti bagi setiap matlamat kewangan	1	2	3	4	5	6	7
6.	Menghasilkan rancangan kewangan khusus untuk keluarga saya	1	2	3	4	5	6	7
7.	Melaksanakan rancangan kewangan sewajarnya	1	2	3	4	5	6	7
8.	Menilai semula rancangan kewangan	1	2	3	4	5	6	7
9.	Menyemak rancangan kewangan	1	2	3	4	5	6	7

E.	Pernyataan berikut merujuk kepada aktiviti dalam keluarga anda berkenaan dengan perancangan kewangan, aliran-tunai, kredit, tabungan, pelaburan dan insurans.	1	2	3	4	5	6	7
		<div>Tidak pernah  Sangat kerap</div>						
10.	Merancang untuk kewangan yang diperlukan untuk pendidikan anak/anak-anak saya	1	2	3	4	5	6	7
11.	Merancang untuk kewangan yang diperlukan untuk membeli kenderaan	1	2	3	4	5	6	7
12.	Merancang sebelum mengambil apa-apa jenis kredit/pinjaman	1	2	3	4	5	6	7
13.	Merancang untuk mempunyai insurans yang mencukupi untuk barangan besar & ahli keluarga	1	2	3	4	5	6	7
14.	Merancang sebelum terlibat dalam aktiviti pelaburan	1	2	3	4	5	6	7
15.	Merancang untuk meminimakan cukai	1	2	3	4	5	6	7
16.	Melakukan perancangan estet (hartanah)	1	2	3	4	5	6	7
17.	Merancang untuk kewangan yang diperlukan untuk persaraan	1	2	3	4	5	6	7
18.	Merancang untuk simpanan dalam tabung kecemasan	1	2	3	4	5	6	7
19.	Membayar semua bil tepat pada masanya	1	2	3	4	5	6	7
20.	Membayar bil melalui perbankan dalam talian	1	2	3	4	5	6	7
21.	Mempunyai sistem simpanan rekod kewangan yang lengkap	1	2	3	4	5	6	7
22.	Menjejaki perbelanjaan	1	2	3	4	5	6	7
23.	Mengawal perbelanjaan menggunakan akaun berasingan untuk item yang berbeza	1	2	3	4	5	6	7
24.	Membuat rancangan perbelanjaan bertulis bagi semua barang	1	2	3	4	5	6	7
25.	Mengikut sewajarnya suatu rancangan perbelanjaan bertulis	1	2	3	4	5	6	7
26.	Membuat rancangan perbelanjaan mental bagi semua barang	1	2	3	4	5	6	7
27.	Mengikut sewajarnya suatu rancangan perbelanjaan mental	1	2	3	4	5	6	7
28.	Membandingkan perbelanjaan sebenar dengan perbelanjaan yang dirancangan	1	2	3	4	5	6	7
29.	Menyemak rancangan perbelanjaan	1	2	3	4	5	6	7
30.	Menilai dan mengawal akaun	1	2	3	4	5	6	7
31.	Mempunyai satu senarai hutang	1	2	3	4	5	6	7
32.	Menjejaki pembayaran hutang	1	2	3	4	5	6	7
33.	Pembayaran kredit/pinjaman dibuat mengikut masanya	1	2	3	4	5	6	7
34.	Pembayaran hutang dibuat melalui potongan gaji bulanan	1	2	3	4	5	6	7

E.	Pernyataan di bawah merujuk kepada aktiviti di dalam keluarga anda berkaitan perancangan kewangan, aliran-tunai, kredit, tabungan, pelaburan dan insurans	1	2	3	4	5	6	7
		Tidak pernah  Sangat kerap						
35.	Pembayaran hutang dibuat melalui "arahan tetap" bank	1	2	3	4	5	6	7
36.	Pembayaran semula kredit/pinjaman adalah kurang dari 40% pendapatan isirumah bulanan	1	2	3	4	5	6	7
37.	Menyimpan untuk matlamat jangka pendek dari gaji seperti membeli barangan elektrik, perabut, kenderaan	1	2	3	4	5	6	7
38.	Menyimpan untuk tabung kecemasan	1	2	3	4	5	6	7
39.	Menyimpan untuk matlamat jangka panjang dari gaji seperti pendidikan anak-anak, rumah	1	2	3	4	5	6	7
40.	Menyimpan untuk persaraan	1	2	3	4	5	6	7
41.	Simpanan adalah sentiasa melebihi 3 bulan pendapatan isirumah	1	2	3	4	5	6	7
42.	Simpanan dibuat melalui "arahan tetap" bank	1	2	3	4	5	6	7
43.	Melabur dalam berbagai jenis pelaburan	1	2	3	4	5	6	7
44.	Melabur sedikit wang dalam saham amanah	1	2	3	4	5	6	7
45.	Melabur sedikit wang dalam stok	1	2	3	4	5	6	7
46.	Melabur sedikit wang dalam bon	1	2	3	4	5	6	7
47.	Kenderaan diinsuranskan secukupnya	1	2	3	4	5	6	7
48.	Mempunyai polisi insurans pemilik/penyewa rumah	1	2	3	4	5	6	7
49.	Ahli keluarga mempunyai insurans hayat	1	2	3	4	5	6	7
50.	Ahli keluarga mempunyai insurans kesihatan	1	2	3	4	5	6	7

F.	Adakah anda berpuas hati dengan keluarga anda?	1	2	3	4	5	6	7
		Sangat tidak puas hati  Sangat puas hati						
1.	tahap tabungan	1	2	3	4	5	6	7
2.	tahap hutang	1	2	3	4	5	6	7
3.	keadaan kewangan semasa	1	2	3	4	5	6	7
4.	keupayaan untuk mencapai matlamat jangka panjang	1	2	3	4	5	6	7
5.	persediaan untuk ketika kecemasan	1	2	3	4	5	6	7
6.	kemahiran pengurusan kewangan	1	2	3	4	5	6	7

- G. 1. Menggunakan tangga di bawah, bulatkan nombor yang menggambarkan kepuasan anda terhadap **keadaan kewangan semasa** anda. Jika **tidak berpuas hati**, tandakan nombor di tangga rendah dan jika **berpuas hati**, tandakan nombor di tangga atas.



2. Sejauhmana anda **bimbang** tentang keadaan kewangan anda **hari ini**?

1	2	3	4	5	6	7	8	9	10
Sentiasa bimbang			Kadang kadang bimbang			Jarang bimbang			Tak pernah bimbang

3. **Sebaik** mana anda dari segi kewangan?

1	2	3	4	5	6	7	8	9	10
Sangat tidak baik			Tidak baik			Baik			Sangat baik

4. Manakah di antara berikut menerangkan dengan paling baik **keadaan kewangan semasa** anda?

1	2	3	4	5	6	7	8	9	10
Tak pernah cukup			Sukar mencukupi			Cukup			Lebih daripada cukup

5. Bagaimana perasaan anda mengenai **keadaan kewangan semasa** anda?

1	2	3	4	5	6	7	8	9	10
Sangat tidak selesai			Tidak selesai			Selesai			Sangat selesai

6. Sejauhmana anda **yakin** anda mempunyai wang yang cukup untuk kehidupan **hari tua yang selesai**?

1	2	3	4	5	6	7	8	9	10
Sangat tidak pasti			Tidak pasti			Pasti			Sangat pasti

7. Sekerap mana anda **kehabisan wang** sebelum menerima gaji seterusnya?

1	2	3	4	5	6	7	8	9	10
Sangat kerap			Kerap			Kadang kadang			Tak pernah

8. Sekerap mana anda menghadapi masalah **membayar bil bulanan** (elektrik, telefon, ansuran, kad kredit)?

1	2	3	4	5	6	7	8	9	10
Sangat kerap			Kerap			Kadang kadang			Tak pernah

9. Sejauhmana anda yakin anda mempunyai **kawalan ke atas** kewangan anda?

1	2	3	4	5	6	7	8	9	10
Tidak yakin langsung			Sedikit yakin			Yakin			Sangat yakin

10. Sejauhmana anda yakin anda tahu **menguruskan** kewangan anda?

1	2	3	4	5	6	7	8	9	10
Tidak yakin langsung			Sedikit yakin			Yakin			Sangat yakin

11. Semudah mana bagi anda **mendapatkan wang RM1,000** untuk menampung keperluan kecemasan?

1	2	3	4	5	6	7	8	9	10
Sangat tidak mudah			Tidak mudah			Mudah			Sangat mudah

12. Sejauhmana anda **bimbang** mengenai kewangan keseluruhan anda?

1	2	3	4	5	6	7	8	9	10
Sentiasa bimbang			Bimbang			Sekali sekala bimbang			Tidak pernah bimbang

H.	Maklumat yang diperlukan di bawah merujuk kepada jumlah amaun bagi keluarga anda dan adalah penting untuk kajian ini. Sila berikan nilai anggaran semasa bagi setiap item	RM
1.	Perbelanjaan Sarahidup:	
	i. Premium insurans bulanan (insurans hayat atau kesihatan)	
	ii. Pembayaran bulanan untuk Pelan Pendidikan anak-anak	
	iii. Pembayaran bulanan untuk pinjaman perumahan/tanah/bangunan	
	iv. Pembayaran bulanan untuk pinjaman pelaburan	
	v. Pembayaran bulanan untuk pinjaman/kredit lain (pinjaman kenderaan, pinjaman ansuran lain, pinjaman persendirian, kad kredit)	
	vi. Perbelanjaan bulanan (sewa rumah, makanan, pakaian, pengangkutan, persekolahan, jagaan anak/pembantu rumah, rawatan perubatan, lain-lain)	
	vii. Perbelanjaan tahunan (insurans kenderaan, cukai jalan, cukai pendapatan, cukai pintu, cukai tanah, yuran, lain-lain)	
2.	Tabungan & Pelaburan:	
	i. Jumlah amaun wang tunai, akaun simpanan, akaun semasa, akaun pasaran wang, simpanan lain (contoh: Tabung Haji)	
	ii. Jumlah amaun pelaburan dalam Amanah Saham Bumiputera (ASB)	
	iii. Baki pinjaman ASB (jika ada)	
	iv. Nilai semasa saham amanah (contoh: Amanah Saham Nasional)	
	v. Nilai semasa stok/bon	
	vi. Baki pinjaman pelaburan (jika ada, selain dari pinjaman ASB)	
	vii. Nilai semasa sijil simpanan (matang kurang dari 6 bulan)	
	viii. Nilai semasa sijil simpanan (matang lebih dari 6 bulan)	
	ix. Nilai tunai insurans hayat (amaun wang yang diterima jika polisi ditamatkan sekarang)	
	x. Jumlah sumbangan kepada Kumpulan Wang Simpanan Pekerja, dana majikan atau dana persaraan lain	
3.	Aset:	
	i. Nilai semasa rumah/tanah/bangunan	
	ii. Baki pinjaman rumah/tanah/bangunan	
	iii. Nilai semasa kenderaan	
	iv. Baki pinjaman kenderaan	
4.	Hutang lain:	
	i. Baki pinjaman persendirian & kredit ansuran lain	
	ii. Amaun belum dibayar bagi kad kredit	
	iii. Bil yang belum dibayar	

I.	Sosioekonomi Tandakan <input checked="" type="checkbox"/> atau isikan di ruang yang disediakan	Responden	Pasangan (Suami/Isteri)
1.	Bangsa	<input type="checkbox"/> Melayu <input type="checkbox"/> Cina <input type="checkbox"/> India	<input type="checkbox"/> Melayu <input type="checkbox"/> Cina <input type="checkbox"/> India
2.	Jantina	<input type="checkbox"/> Lelaki <input type="checkbox"/> Perempuan	<input type="checkbox"/> Lelaki <input type="checkbox"/> Perempuan
3.	Umur (tahun)		
4.	Pendidikan (tertinggi yang dicapai)		
5.	Pengalaman kerja (tahun)		
6.	Pekerjaan		
7.	Pendapatan bulanan (RM)		
8.	Bilangan kad kredit yang dimiliki		
9.	Bilakah anda menghadiri kursus pendidikan kewangan? (tahun)		
10.	Jenis pinjaman/kredit yang diambil sekarang (pinjaman perumahan, kenderaan, persendirian, kad kredit, kredit ansuran lain)		
11.	Jenis pelaburan yang terlibat sekarang (saham amanah, stok, bon, lain-lain)		
12.	Dana persaraan manakah yang anda sumbangkan sekarang? i. Kumpulan Wang Simpanan Pekerja ii. Akaun persaraan majikan iii. Akaun persaraan lain (ditawarkan oleh institusi kewangan)	<input type="checkbox"/> Ya <input type="checkbox"/> Ya <input type="checkbox"/> Ya	<input type="checkbox"/> Ya <input type="checkbox"/> Ya <input type="checkbox"/> Ya
13.	Adakah anda memilih skim pencen?	<input type="checkbox"/> Ya <input type="checkbox"/> Tidak	<input type="checkbox"/> Ya <input type="checkbox"/> Tidak
14.	Adakah anda mempunyai insurans hayat?	<input type="checkbox"/> Ya <input type="checkbox"/> Tidak	<input type="checkbox"/> Ya <input type="checkbox"/> Tidak
15.	Pemilikan rumah (jika pemilikan bersama, tandakan ya bagi kedua-duanya)	<input type="checkbox"/> Ya <input type="checkbox"/> Tidak	<input type="checkbox"/> Ya <input type="checkbox"/> Tidak
16.	Pemilikan kenderaan	<input type="checkbox"/> Ya <input type="checkbox"/> Tidak	<input type="checkbox"/> Ya <input type="checkbox"/> Tidak
17.	Tempoh perkahwinan (tahun)		
18.	Bilangan anak		
19.	Bilangan tanggungan		
20.	Bilangan Pelan Pendidikan untuk anak-anak		

TERIMA KASIH

Terima kasih di atas kerjasama anda dalam memberi respon kepada soal selidik ini. Saya memberi jaminan bahawa semua maklumat yang diperolehi adalah sulit dan akan digunakan untuk tujuan penyelidikan akademik.

Sebarang pertanyaan berkaitan kajian ini, sila hubungi 03-89467101.

APPENDIX E
RELIABILITY TESTS

APPENDIX E

Reliability – Financial Risk Tolerance

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.808	.811	6

Item -Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
A1R	16.7275	33.603	.440	.281	.807
A2R	17.0288	31.487	.665	.505	.758
A3R	16.7725	31.257	.637	.478	.763
A4R	16.1250	31.749	.556	.343	.781
A5R	16.4275	31.692	.574	.402	.777
A6R	16.3500	32.468	.549	.383	.783

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
19.8863	44.439	6.66625	6

Reliability – Future Time Orientation, 6 items

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.552	.547	6

Item Statistics

	Mean	Std. Deviation	N
If follow the advice to save for a rainy day.	4.7425	1.53432	800
I enjoy thinking about how I will live years from now in the future.	4.7575	1.50217	800
B3R	4.0688	1.61703	800
B4R	4.5125	1.50920	800
B5R	4.4200	1.57534	800
B6R	4.1125	1.66683	800

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
If follow the advice to save for a rainy day.	21.8713	24.843	.010	.395	.626
I enjoy thinking about how I will live years from now in the future.	21.8563	25.097	.000	.400	.627
B3R	22.5450	19.235	.388	.439	.461
B4R	22.1013	17.878	.563	.483	.377
B5R	22.1938	17.553	.554	.471	.375
B6R	22.5013	19.542	.341	.344	.483

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
26.6138	27.346	5.22936	6

Reliability – Future Time Orientation, 4 items

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.802	.804	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
B3R	13.0450	15.247	.601	.411	.758
B4R	12.6013	15.381	.659	.477	.732
B5R	12.6938	14.778	.677	.470	.721
B6R	13.0013	15.656	.532	.323	.793

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
17.1138	25.455	5.04531	4

Reliability –Self-worth

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.896	.897	4

Item -Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
I take a positive attitude toward myself	15.75	12.849	.769	.605	.867
I am a person of worth	15.89	12.871	.797	.637	.857
I am able to do things as well as other people	15.77	13.056	.795	.638	.858
As a whole, I am satisfied with myself	15.89	13.046	.722	.527	.885

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
21.10	22.264	4.718	4

Reliability – Financial Planning

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.909	.910	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Planned for finances needed for my child/children education	41.71	111.734	.672	.543	.900
Planned for finances needed to buy vehicle/s	42.20	115.221	.556	.358	.907
Planned before taking any kind of credit/loan	41.82	109.696	.685	.509	.899
Planned to have adequate insurance for big items & family members	42.20	107.794	.730	.610	.896
Planned before involving in any investment activity	42.13	107.707	.732	.619	.896
Planned to minimised tax	42.42	108.927	.669	.543	.900
Do estate (property) planning	42.26	111.646	.634	.484	.902
Planned for finances needed during retirement	41.96	110.923	.714	.581	.898
Planned for savings in emergency fund	41.85	113.767	.682	.531	.900
Revised the financial plan	42.05	113.383	.650	.489	.901

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
46.73	135.766	11.652	10

Reliability – Cash-flow ‘record-keeping’

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.813	.813	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Pay all bills on time	12.15	15.751	.542	.295	.805
Have a complete financial record-keeping system	12.79	13.580	.662	.440	.752
Track expenses	12.50	14.190	.660	.448	.753
Control expenses using separate accounts for different items	12.80	13.615	.669	.459	.748

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
16.75	23.907	4.890	4

Reliability – Cash-flow ‘budgeting’

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.917	.918	7

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Make w ritten budget for all items	27.15	51.343	.618	.438	.919
Follow ed accordingly a w ritten spending plan or budget	27.24	49.154	.783	.667	.901
Make mental budget for all items	27.26	49.320	.807	.749	.899
Follow ed accordingly a mental spending plan or budget	27.29	50.957	.747	.667	.905
Compare actual expenditures to planned expenditures	26.94	49.440	.763	.598	.903
Revising a spending plan	27.01	49.059	.783	.704	.901
Evaluate and control of accounts	27.08	49.404	.731	.642	.907

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
31.66	66.878	8.178	7

Reliability -Credit

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.825	.824	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Have a list of all the debts ow ed	8.85	7.385	.689	.519	.750
Keep track of debt payment	9.00	6.974	.753	.579	.683
Repayment of credit/loan made on time	9.05	8.041	.605	.377	.831

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
13.45	15.447	3.930	3

Reliability – Savings, 4 items

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.817	.821	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Save for short-term goals out of each salary such as buying electrical appliances, furniture, vehicle	14.46	14.294	.481	.266	.844
Save for emergency fund	14.01	13.096	.734	.546	.727
Save for long-term goals out of each salary such as child education, home	13.85	13.115	.706	.552	.738
Save for retirement	14.13	12.830	.653	.494	.762

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
18.82	22.340	4.726	4

Reliability – Savings, 3 items

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.844	.846	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Save for emergency fund	9.66	7.224	.696	.490	.798
Save for long-term goals out of each salary such as child education, home	9.50	6.826	.741	.550	.754
Save for retirement	9.77	6.493	.699	.493	.798

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
14.46	14.294	3.781	3

Reliability - Investment

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.834	.836	4

Item -Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Have money spread over different types of investments	7.93	17.526	.641	.414	.801
Invested some money in trust funds	7.53	16.430	.605	.406	.821
Invested some money in stocks	8.45	15.587	.755	.624	.748
Invested some money in bonds	8.66	17.403	.669	.557	.790

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
10.86	28.197	5.310	4

Reliability - Risk

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.841	.838	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Vehicle/s is/are adequately insured	11.17	26.210	.526	.317	.857
Have homeowner's/renter's insurance policy	11.89	22.535	.677	.475	.797
Family members have life insurance	11.75	20.751	.740	.683	.768
Family members have health insurance	11.83	20.863	.764	.706	.757

Scale Statistics

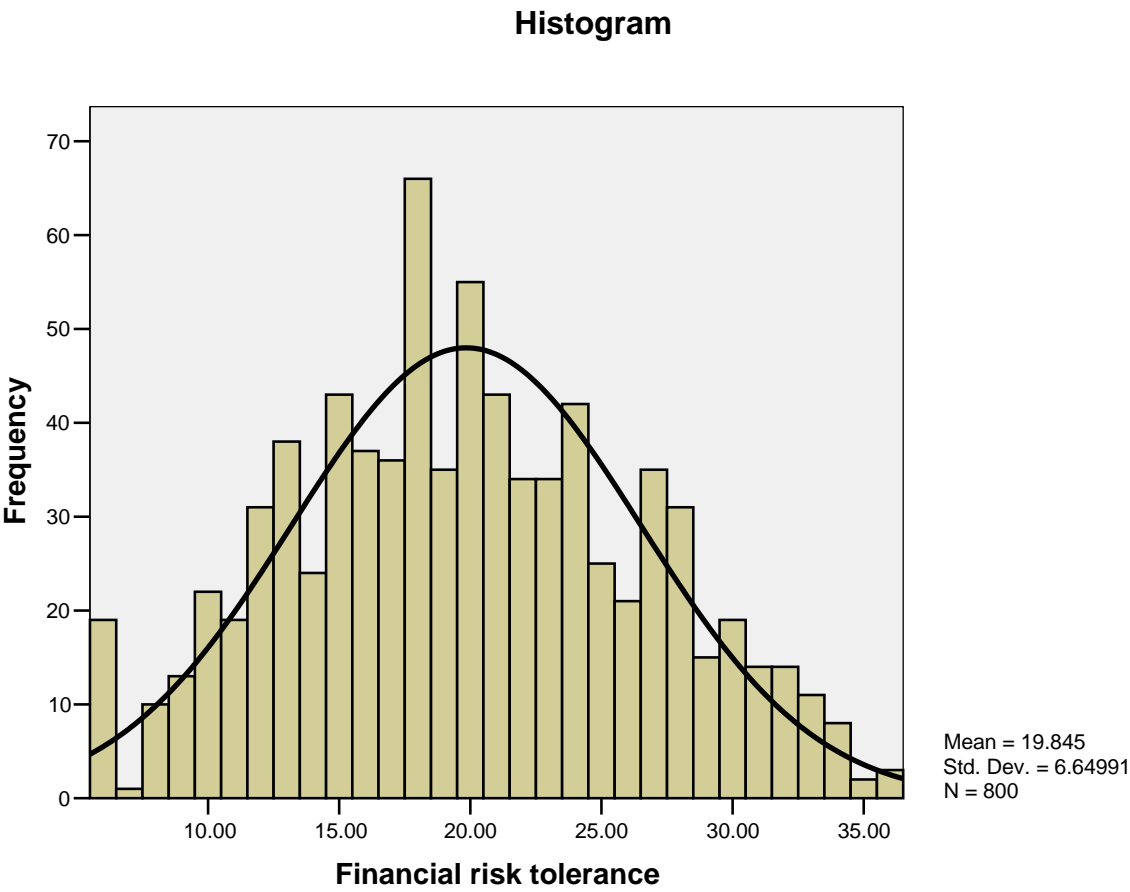
Mean	Variance	Std. Deviation	N of Items
15.54	38.136	6.175	4

APPENDIX F
NORMALITY OF DISTRIBUTION

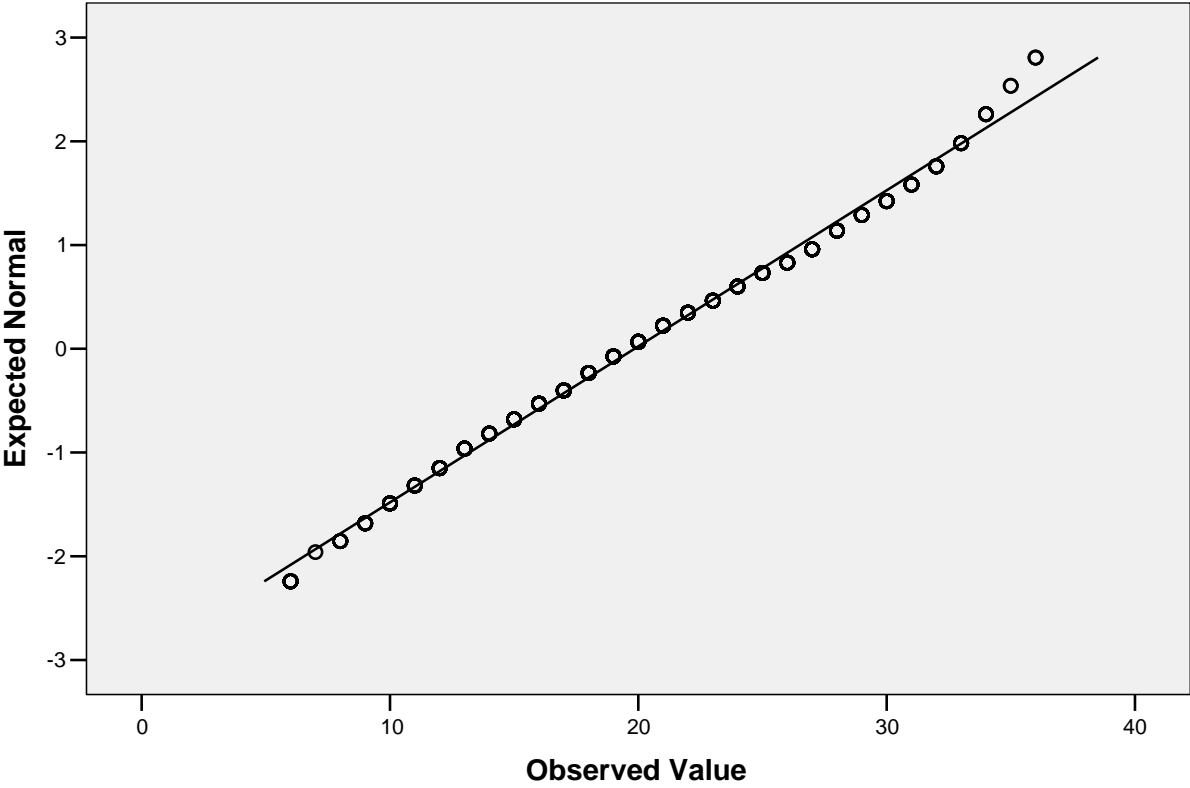
APPENDIX F

NORMALITY

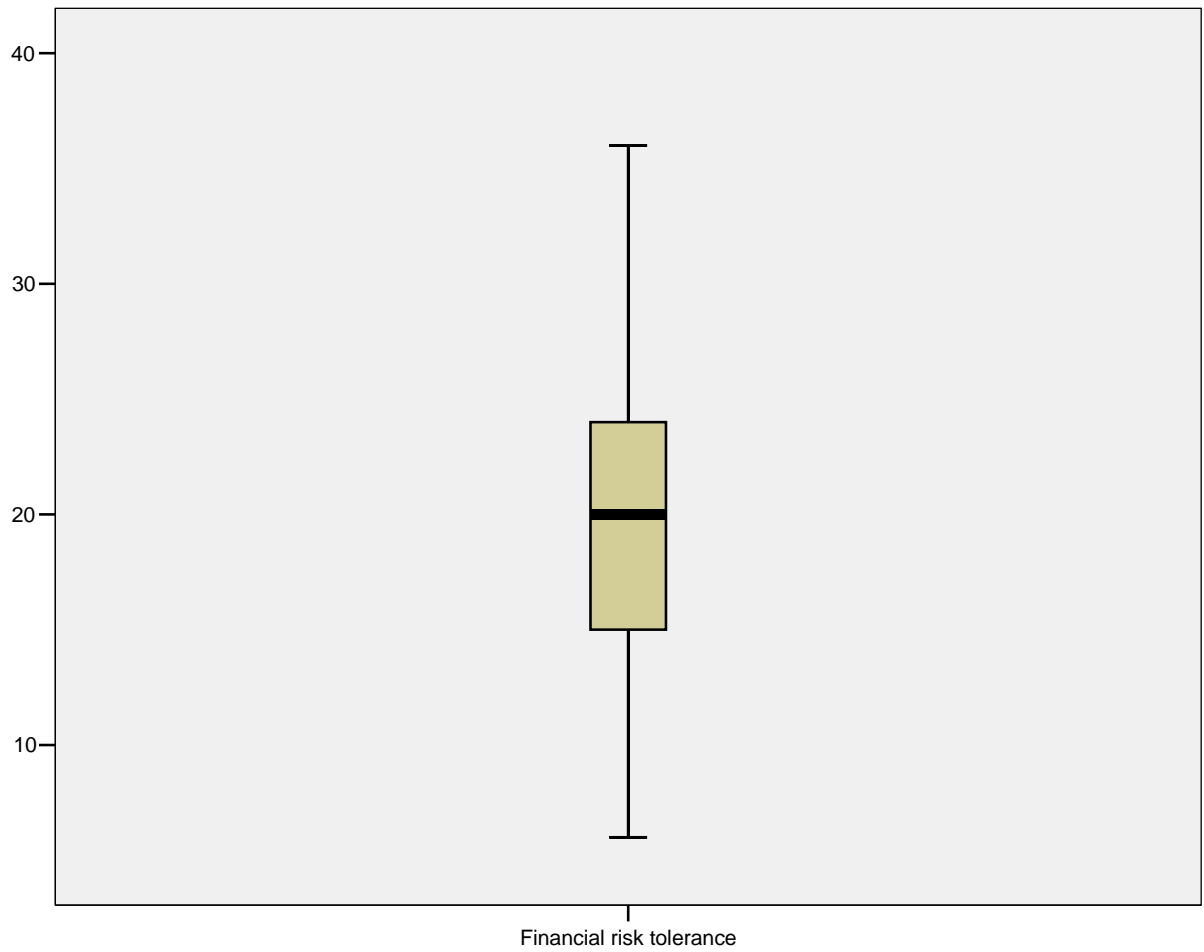
Financial Risk Tolerance



Normal Q-Q Plot of Financial risk tolerance

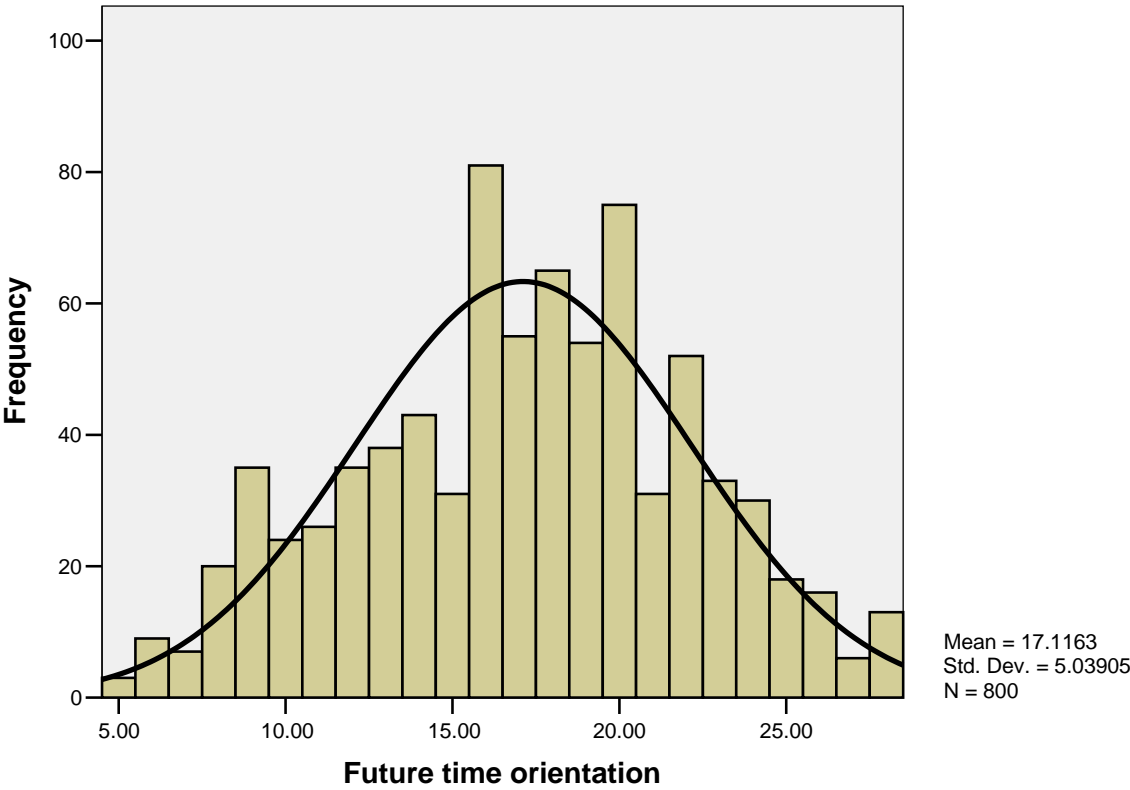


Box-plot of Financial Risk Tolerance

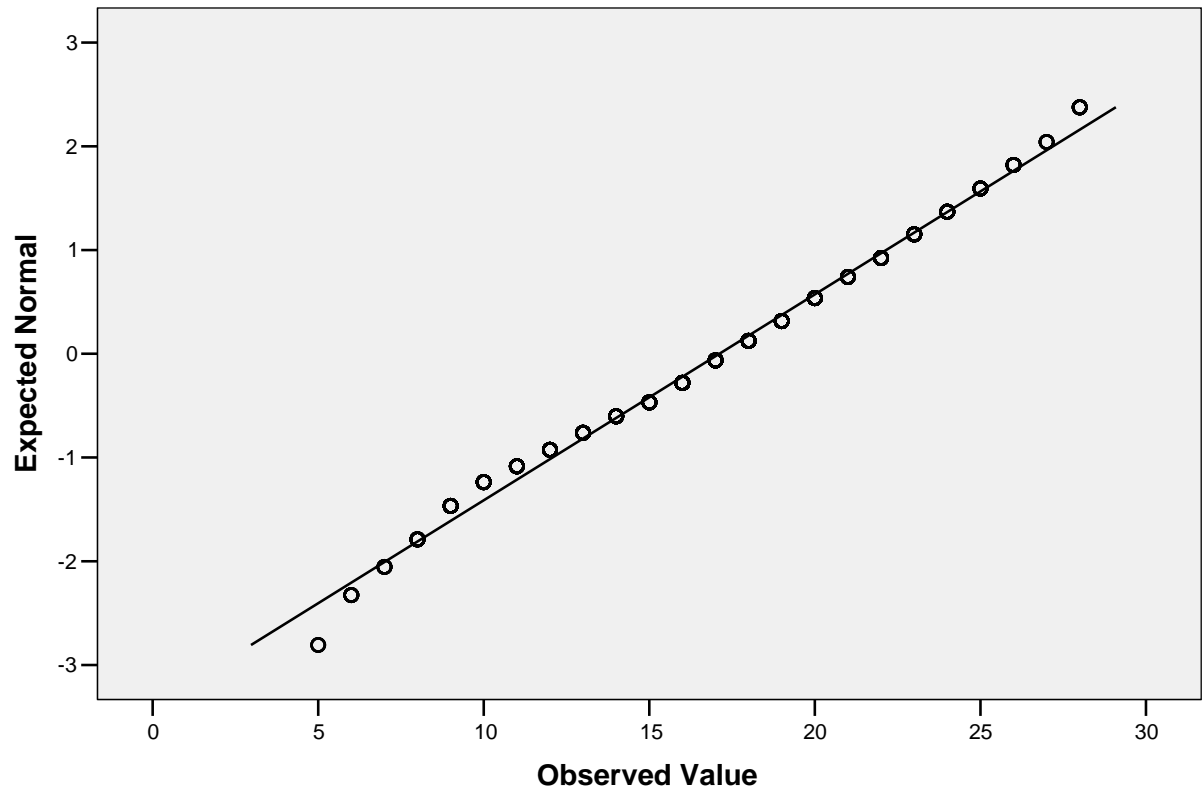


Future Time Orientation

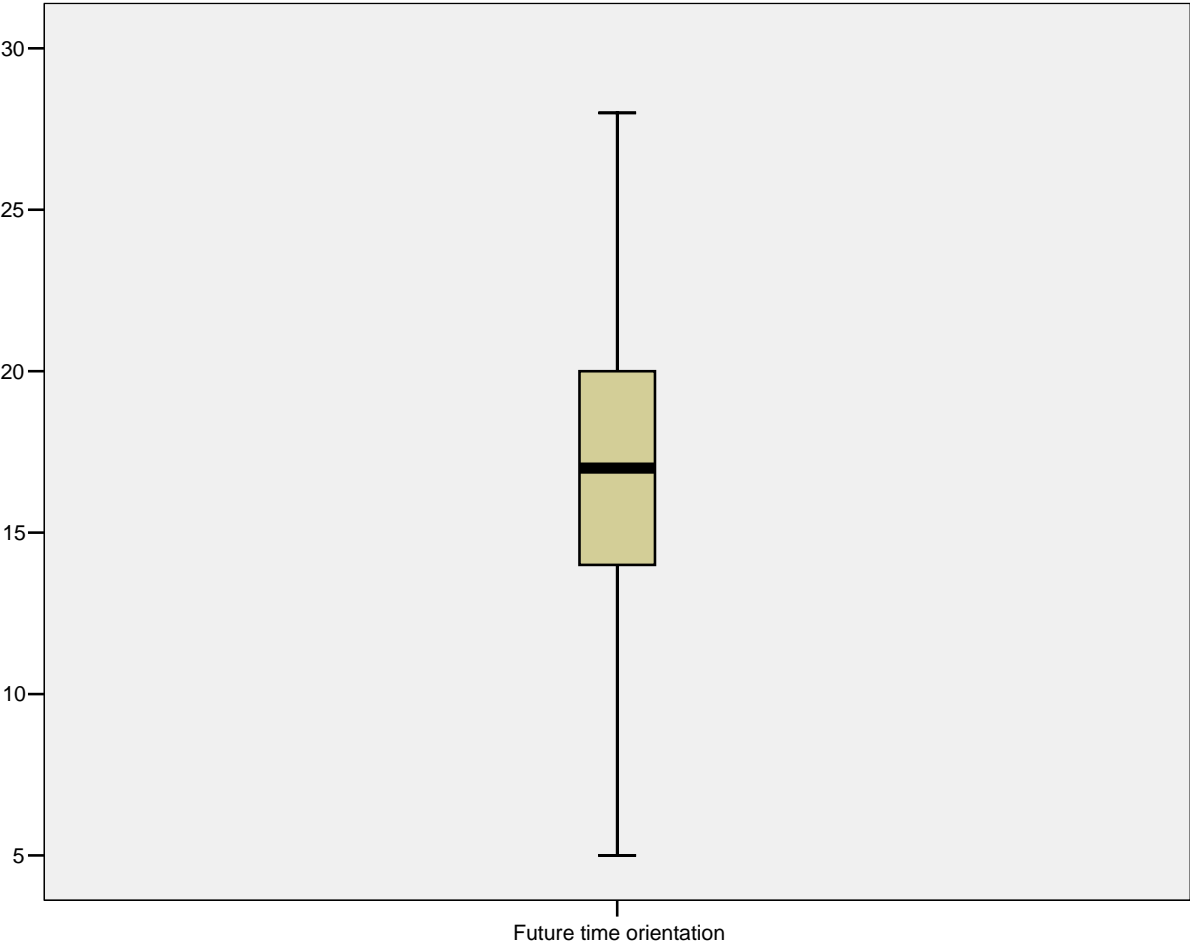
Histogram



Normal Q-Q Plot of Future time orientation

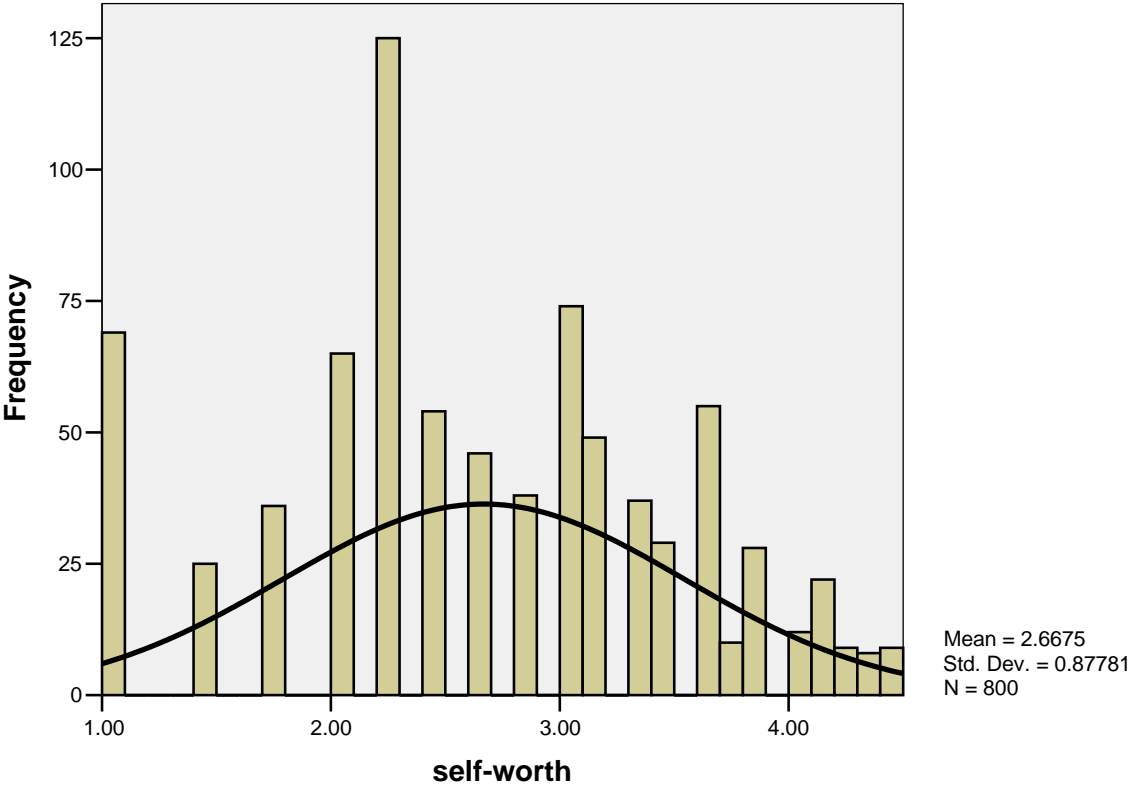


Box-plot of Future Time Orientation

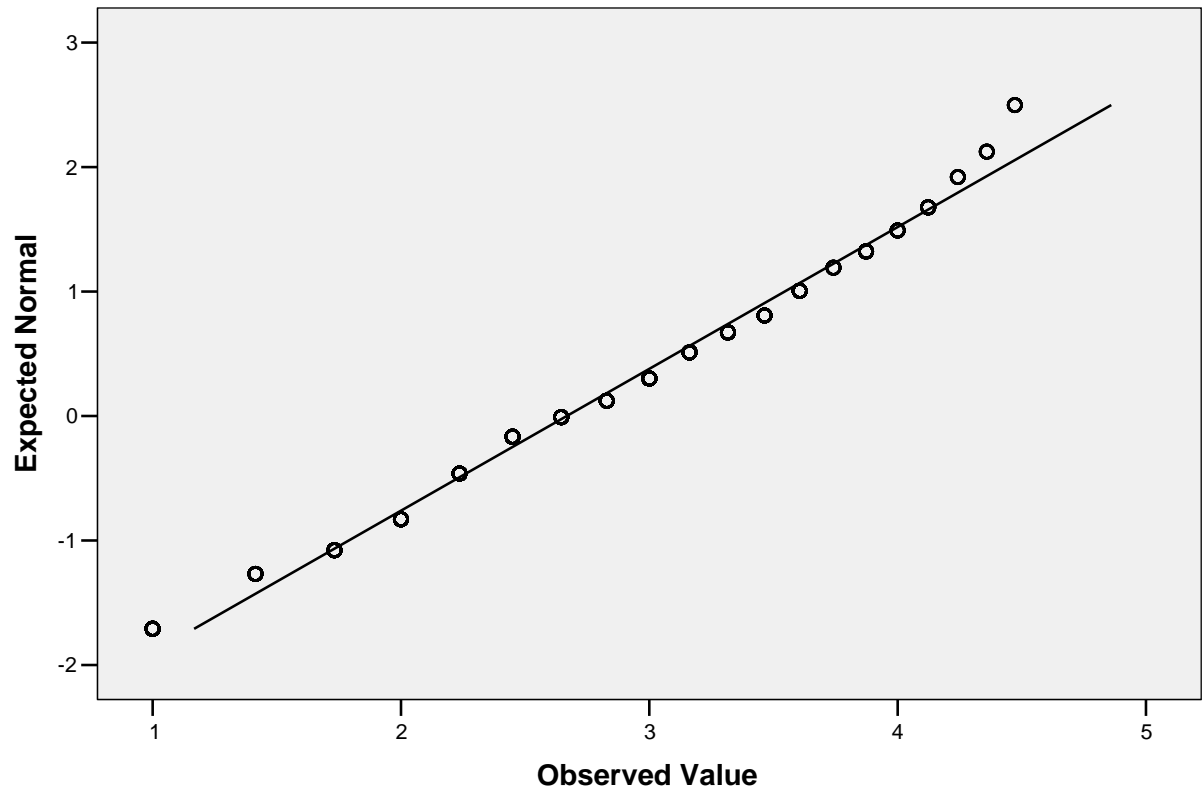


Self-worth

Histogram



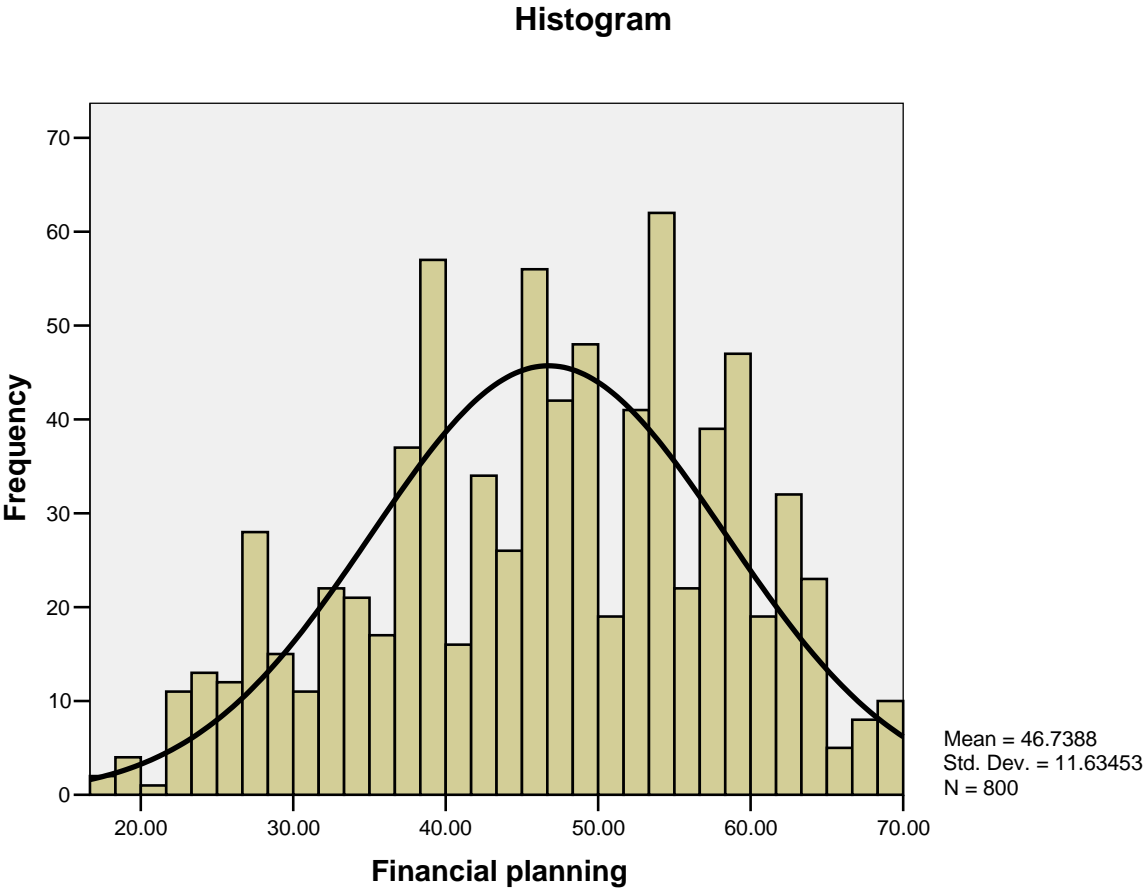
Normal Q-Q Plot of self-worth



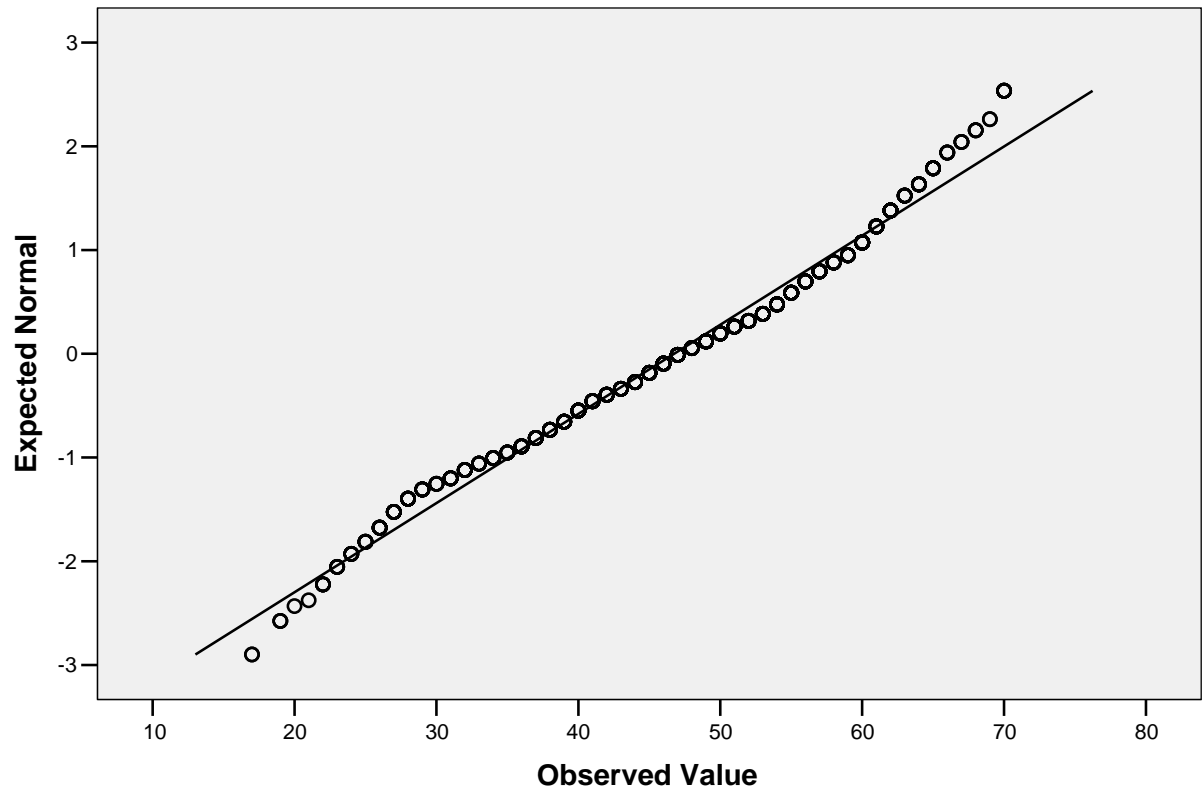
Box-plot of Self-worth



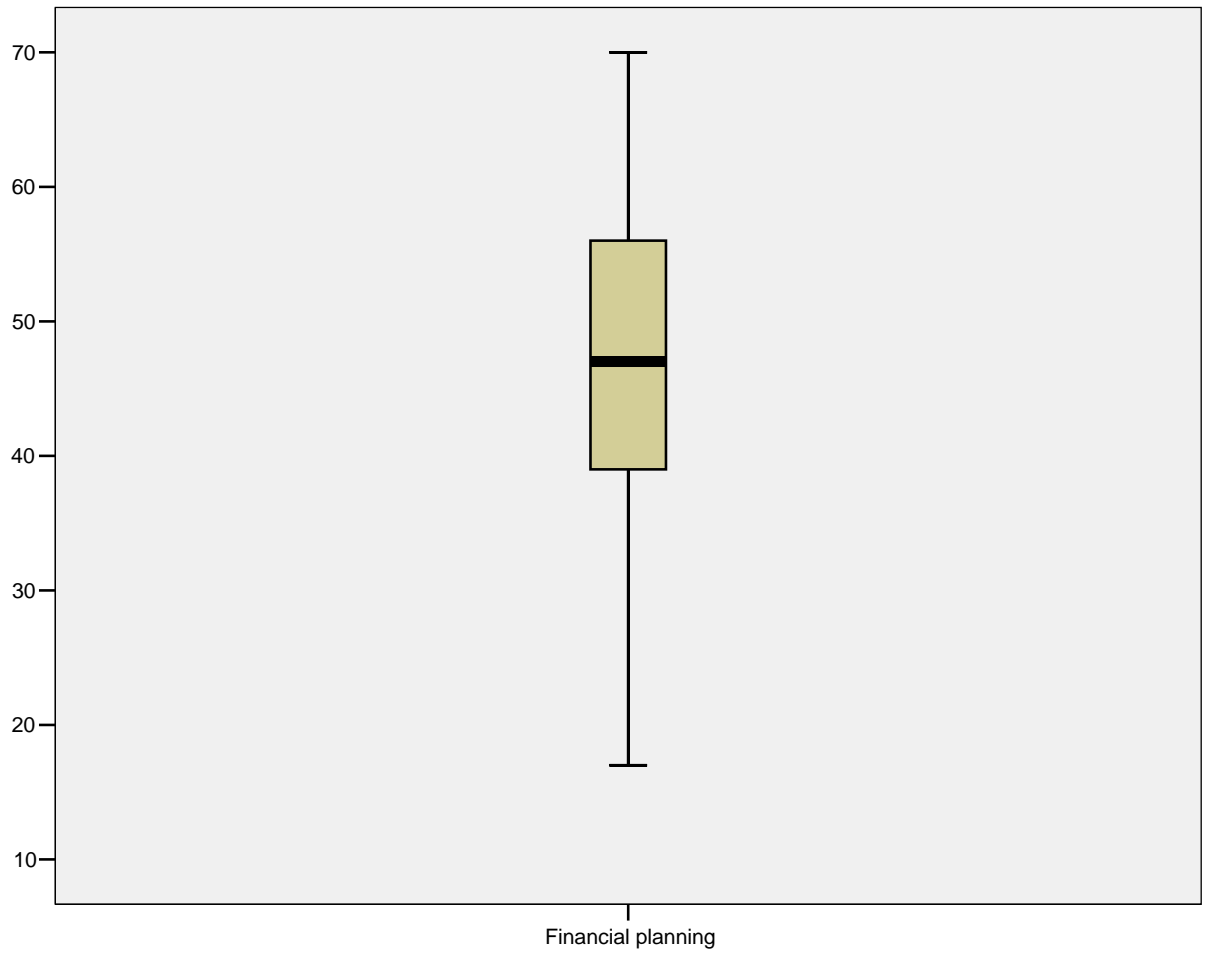
Financial Planning



Normal Q-Q Plot of Financial planning

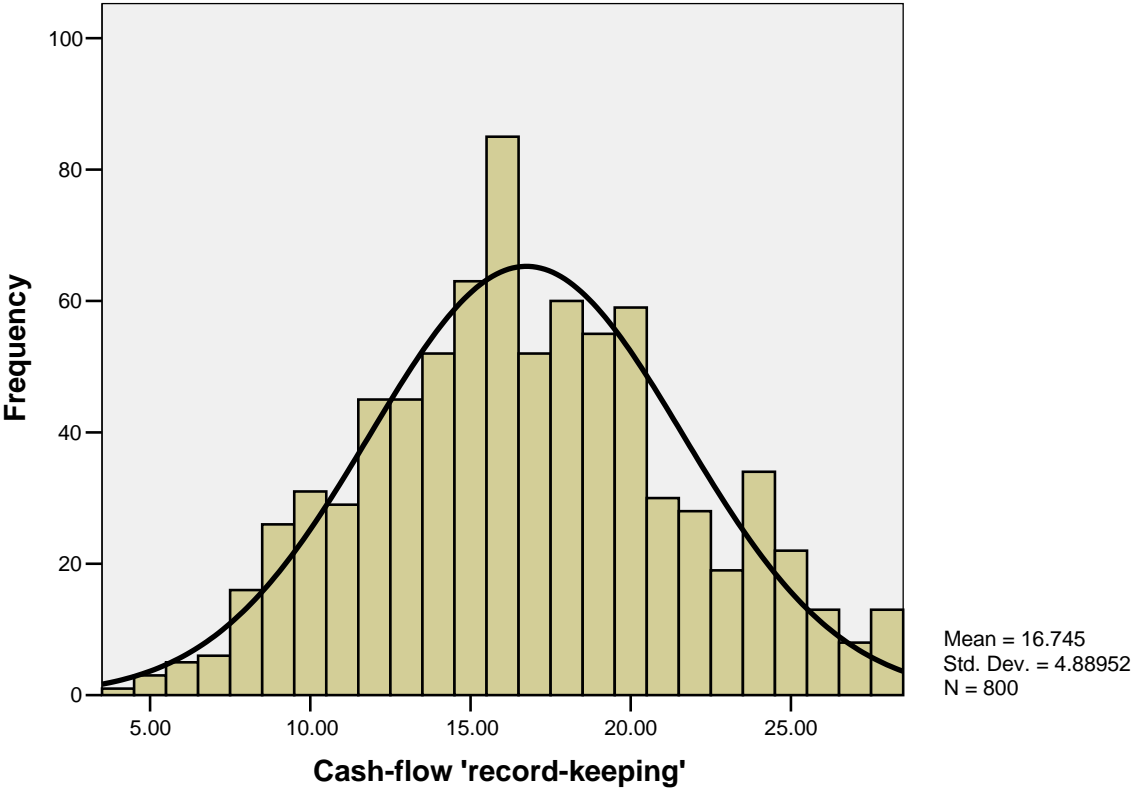


Box-plot of Financial Planning

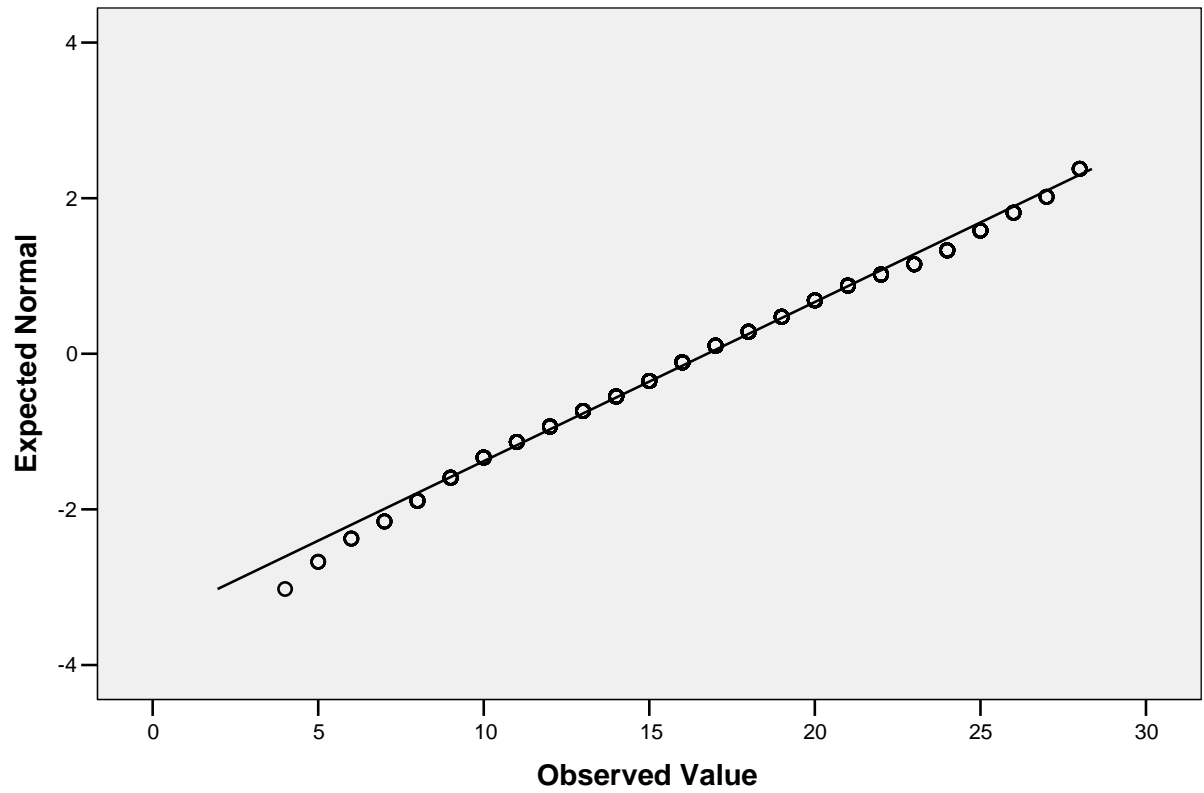


Cash-flow 'record-keeping'

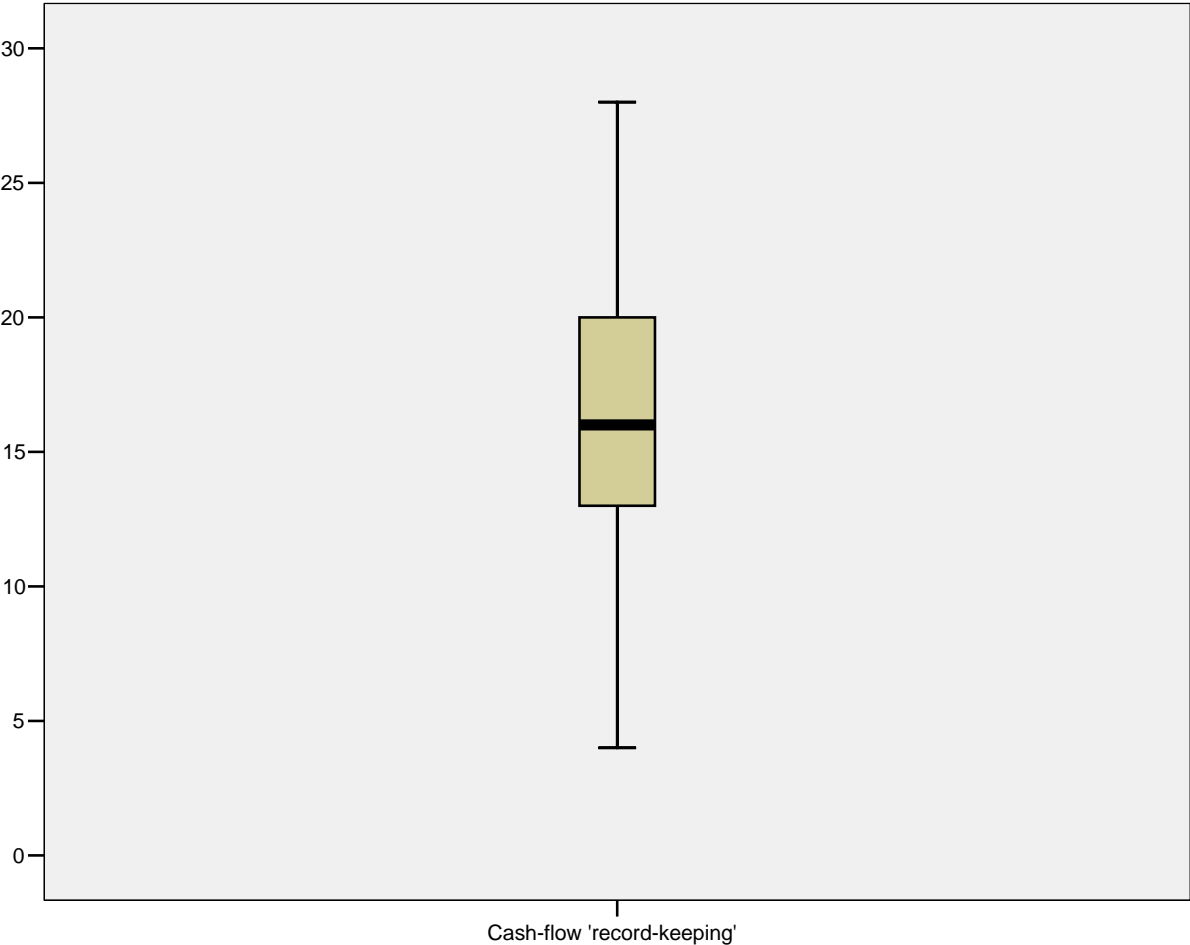
Histogram



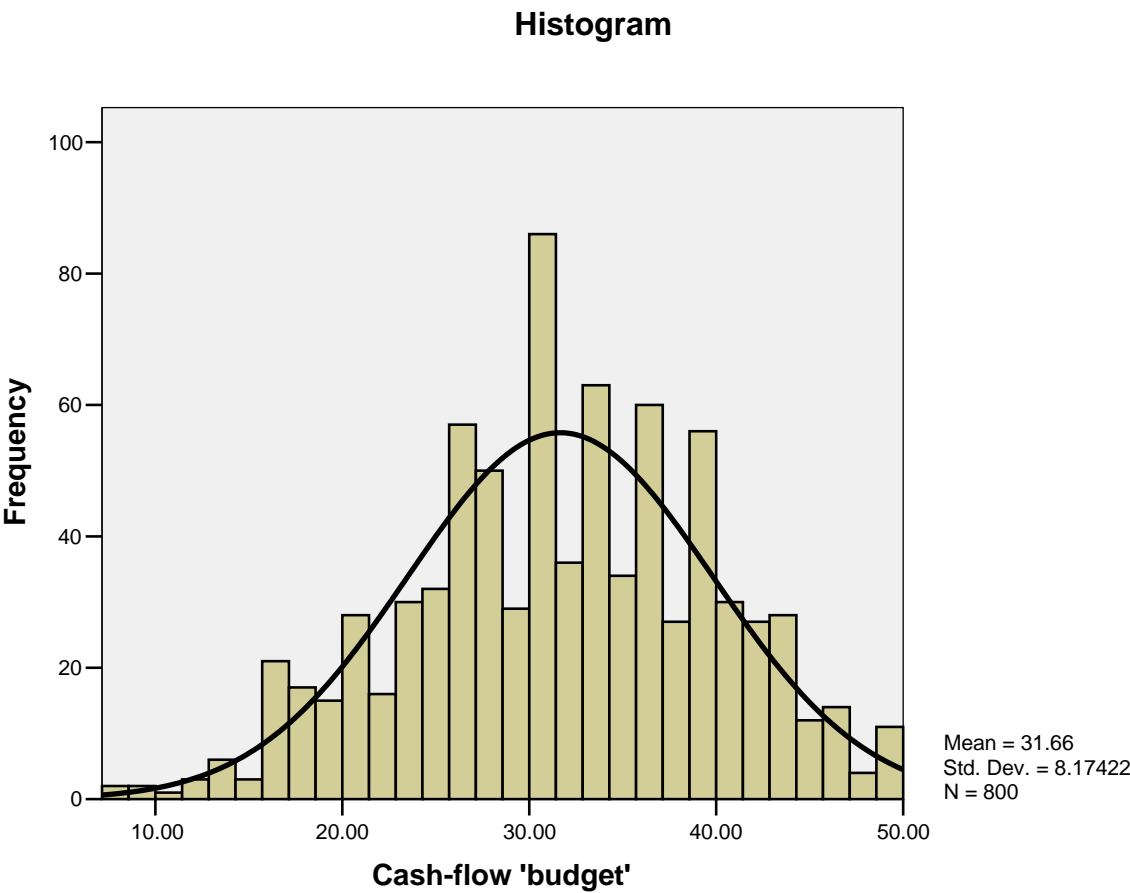
Normal Q-Q Plot of Cash-flow 'record-keeping'



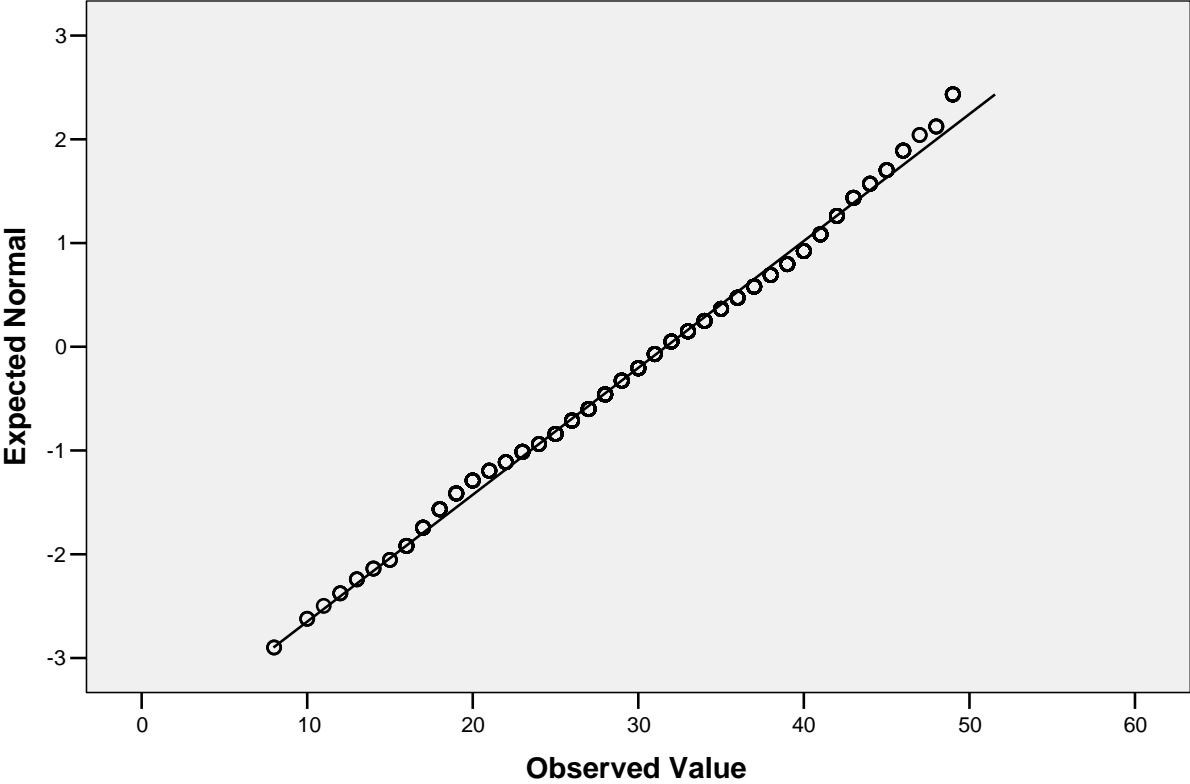
Box-plot of Cash-flow 'record-keeping'



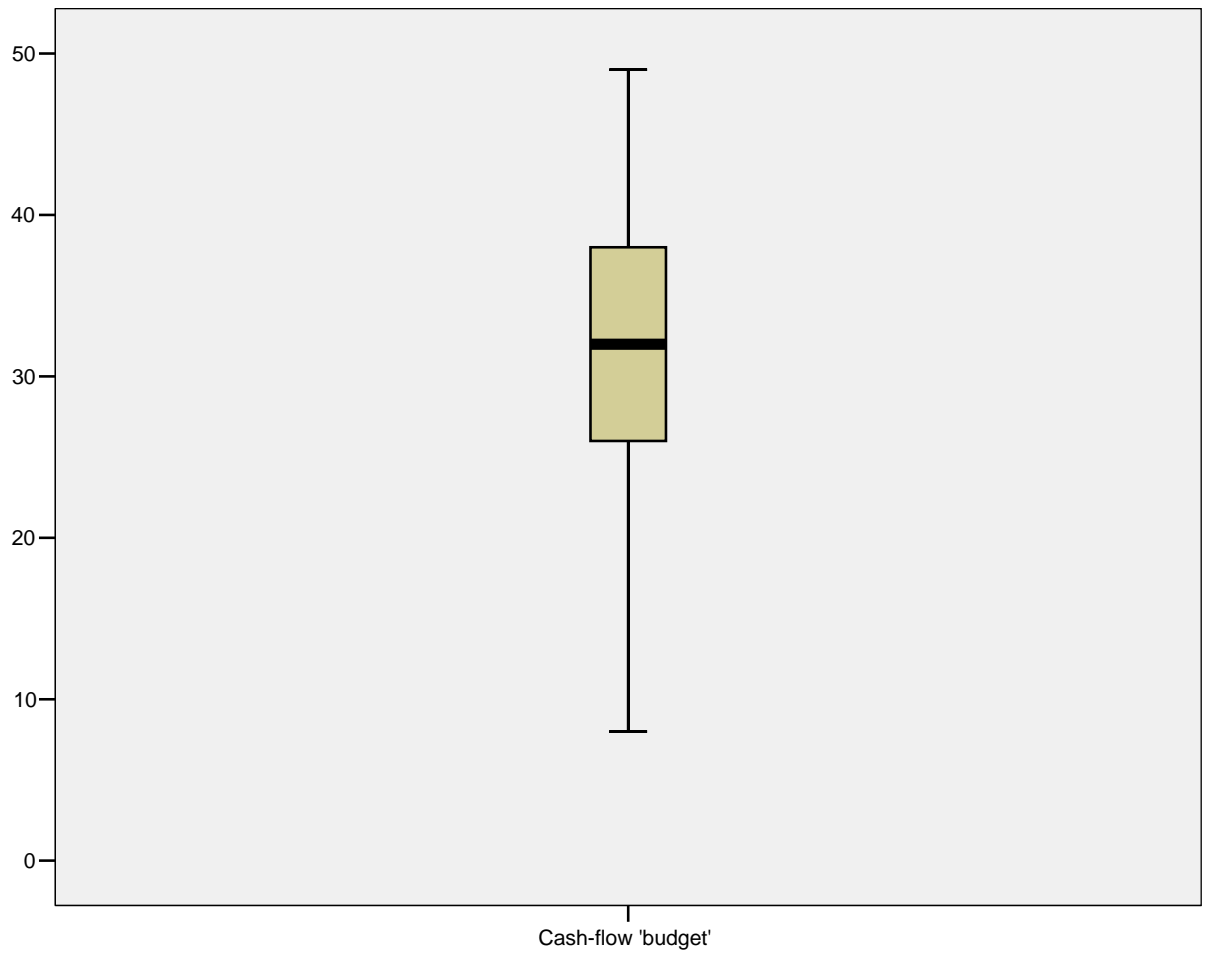
Cash-flow 'budgeting'



Normal Q-Q Plot of Cash-flow 'budget'

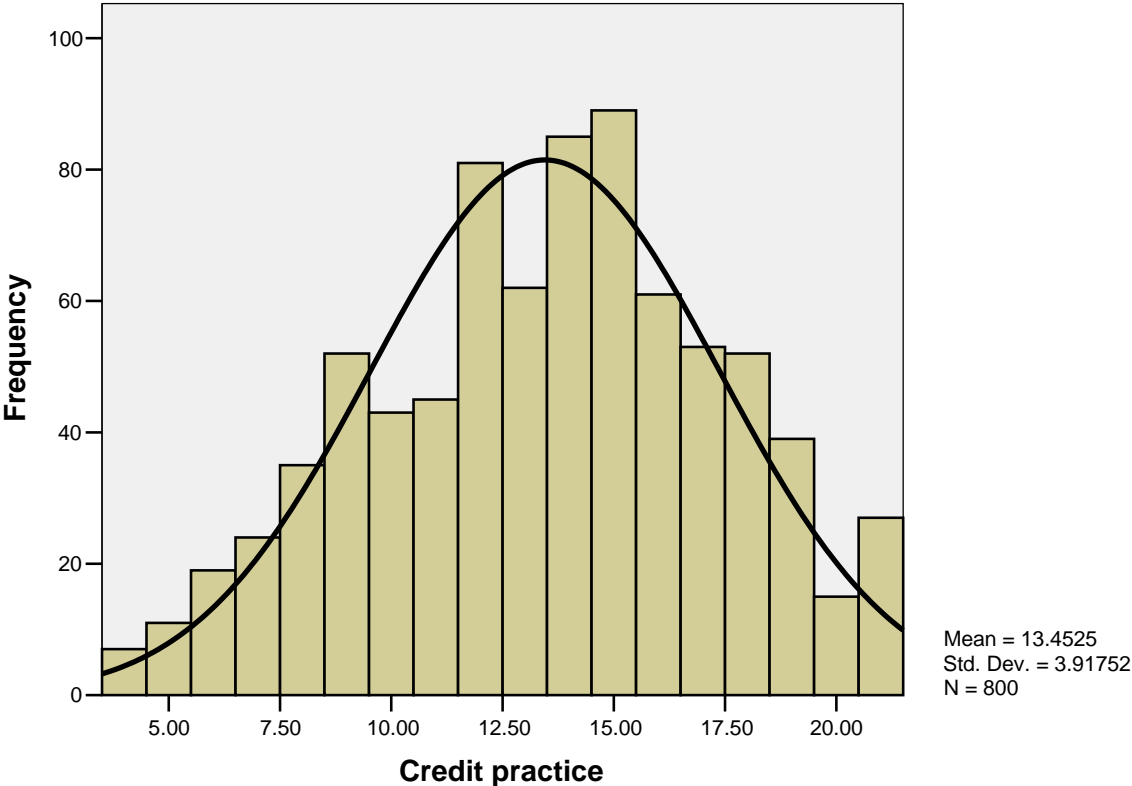


Box-plot of Cash-flow 'budgeting'

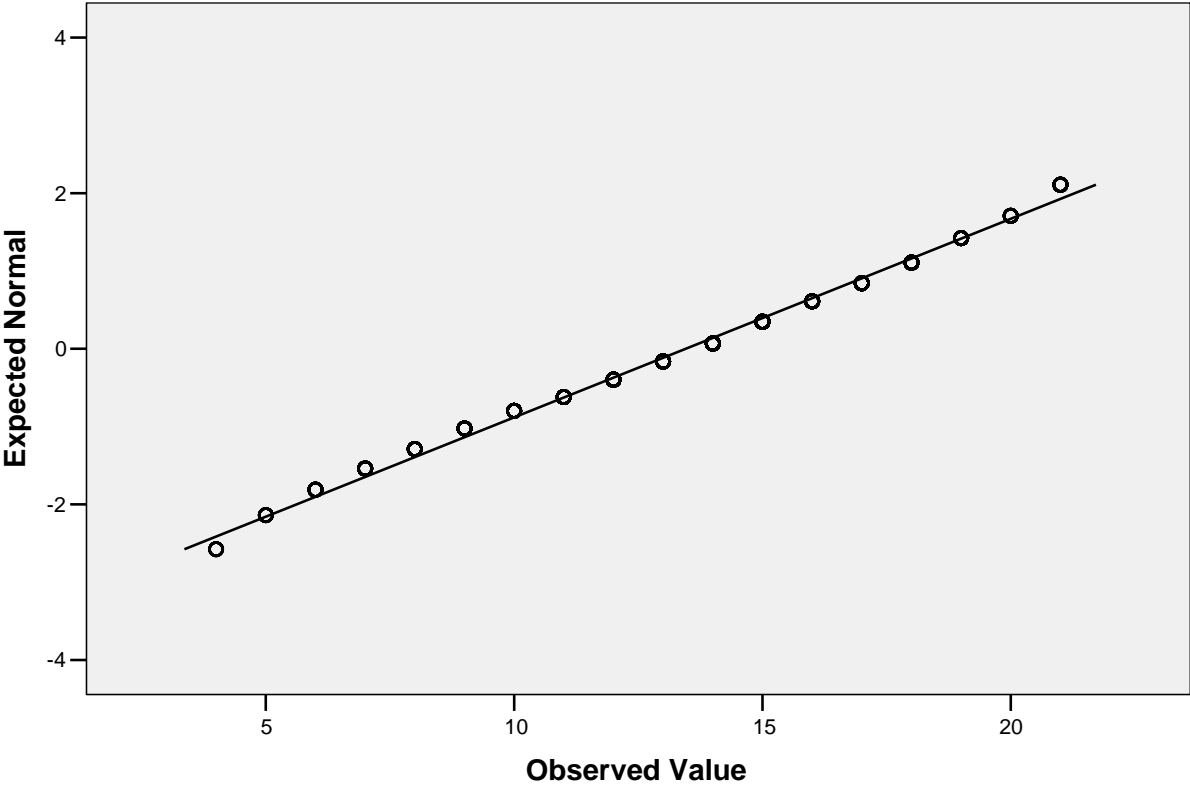


Credit practice

Histogram



Normal Q-Q Plot of Credit practice

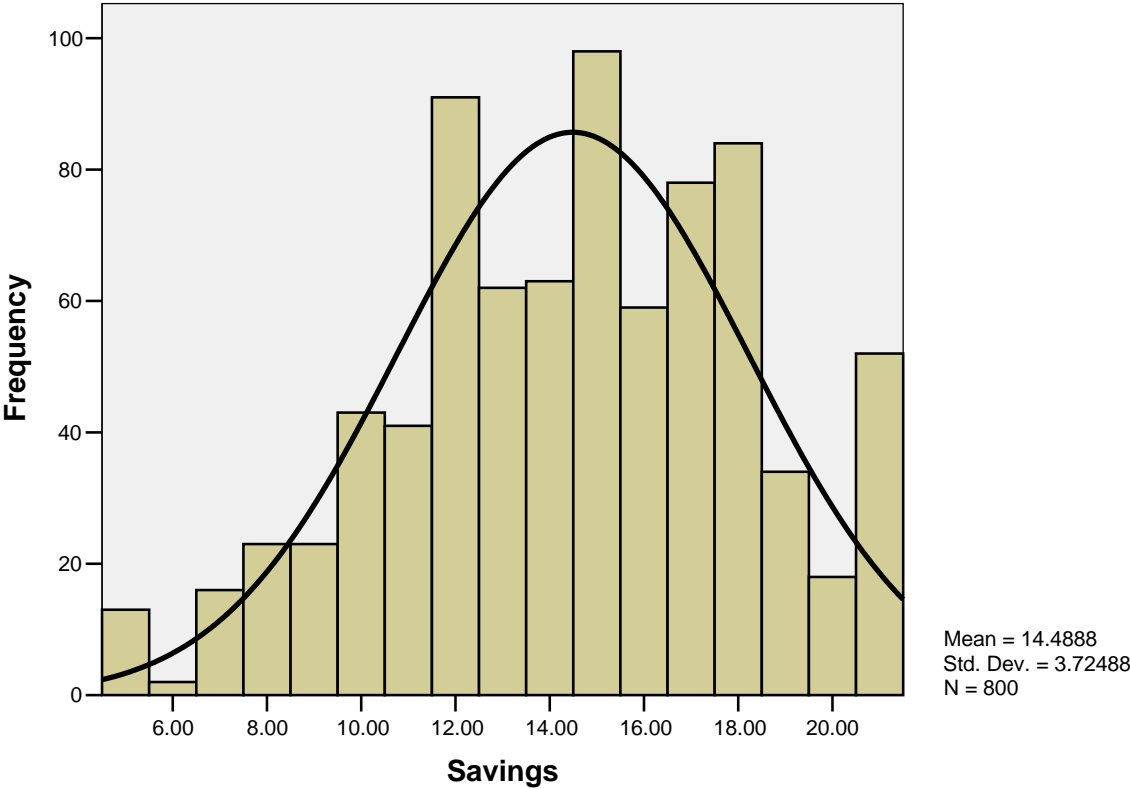


Box-plot of Credit practice

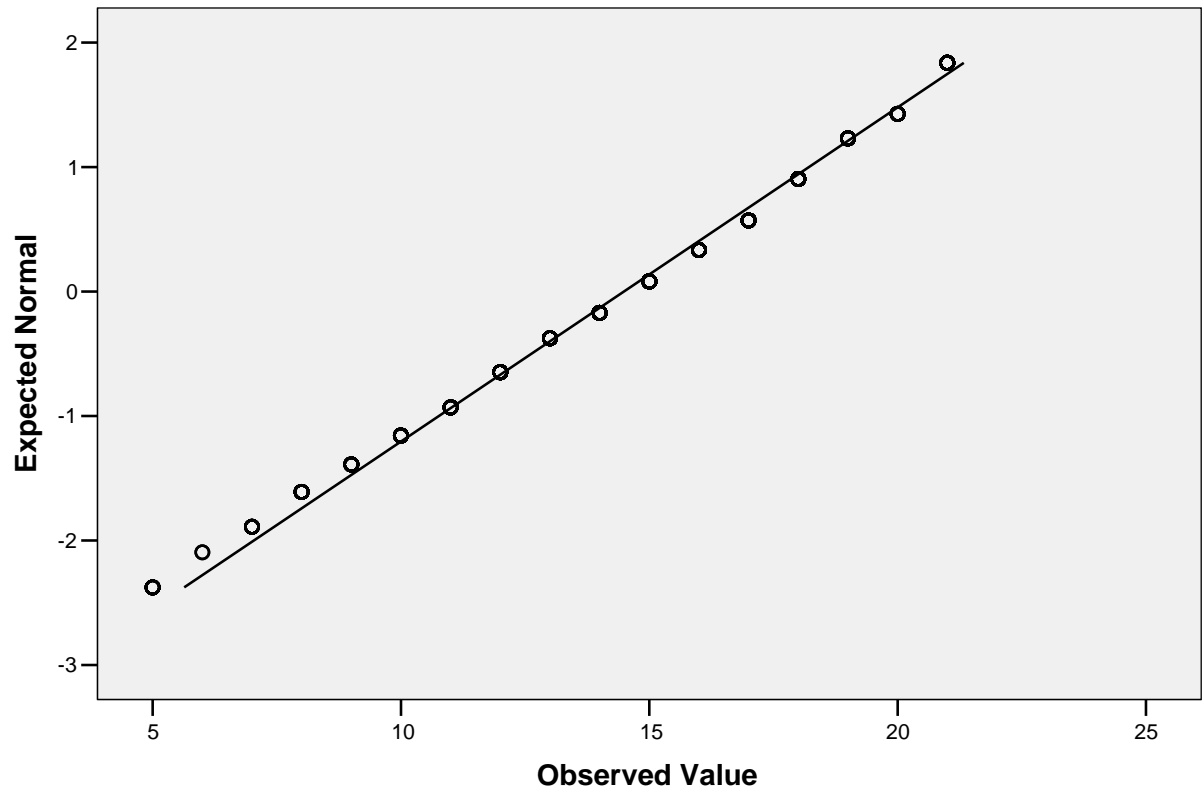


Savings

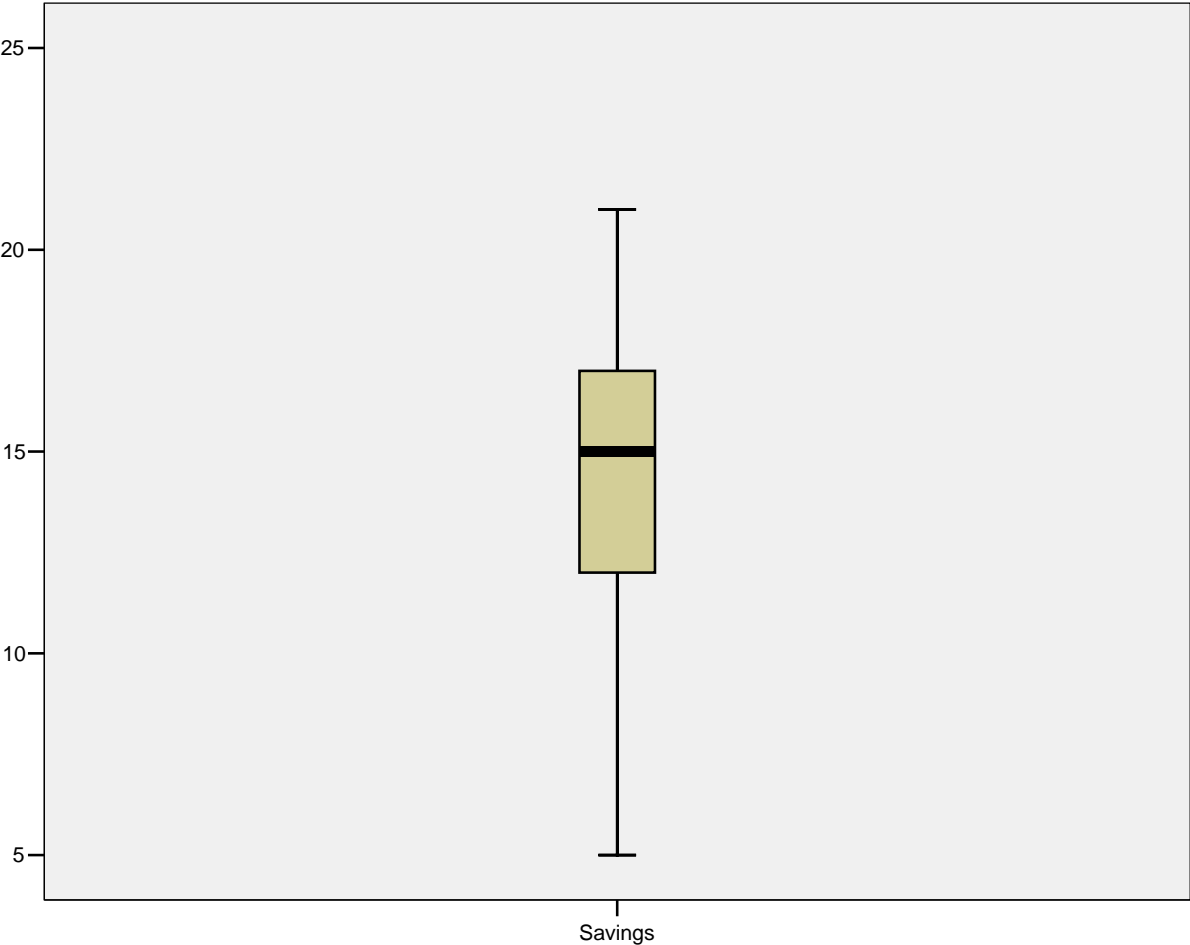
Histogram



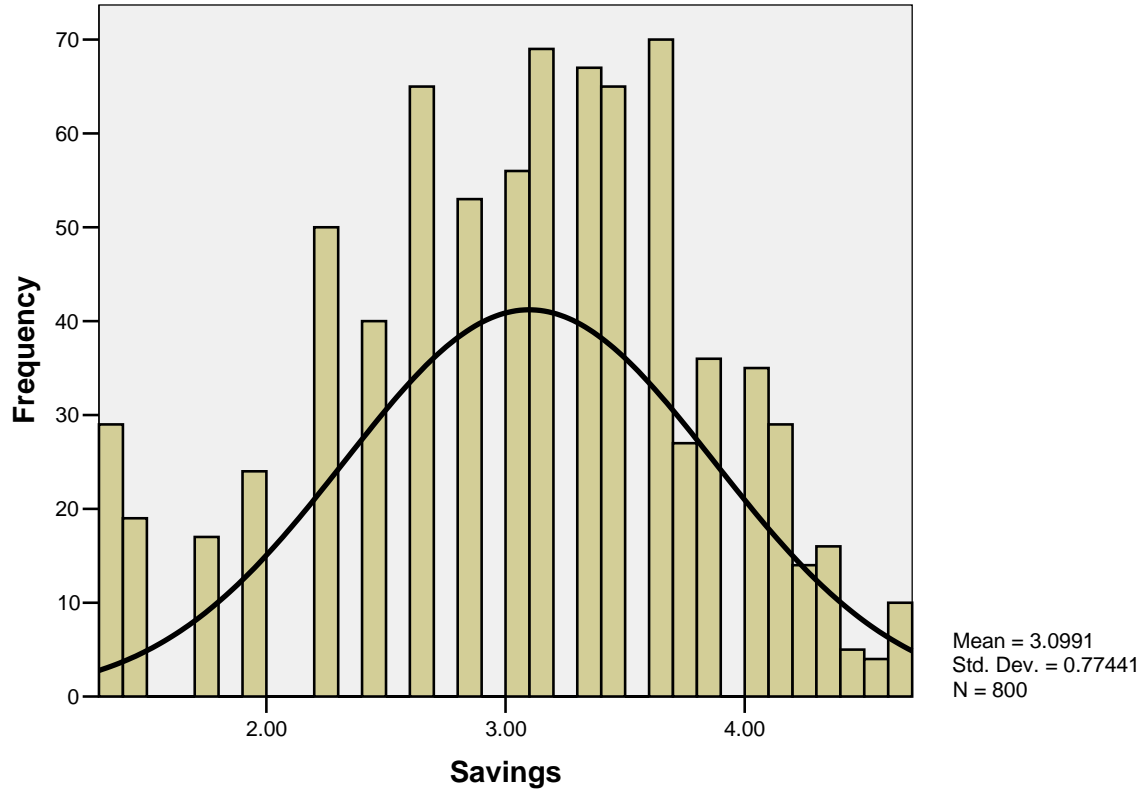
Normal Q-Q Plot of Savings



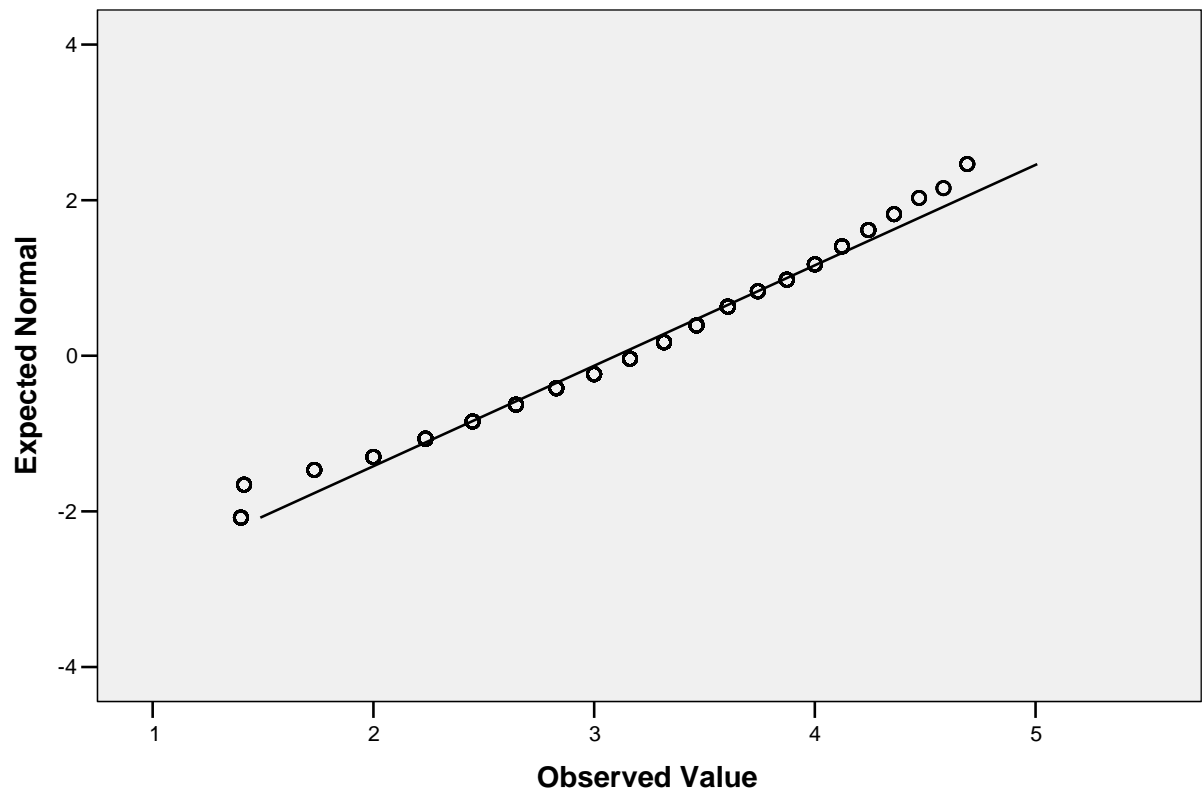
Box-plot of Savings



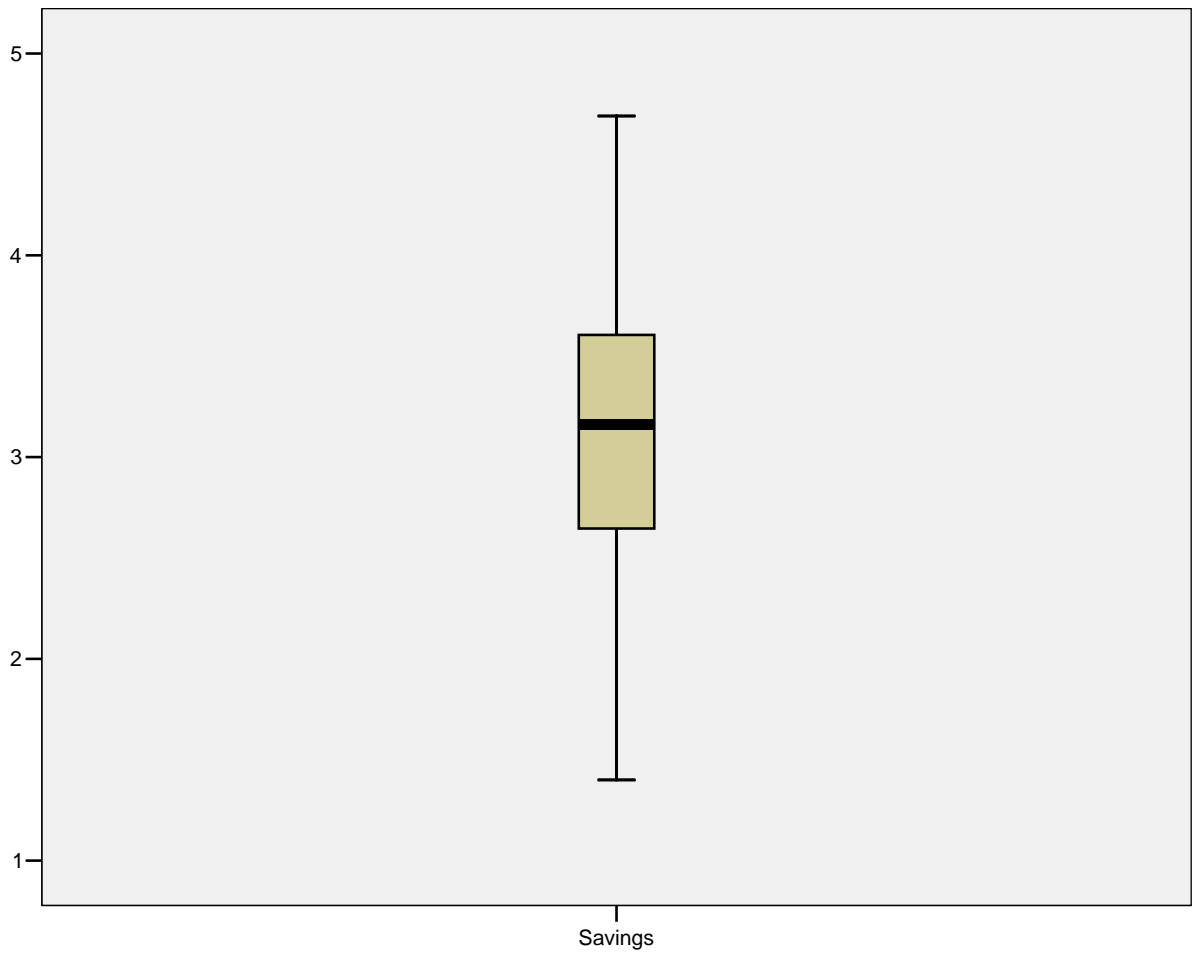
Histogram



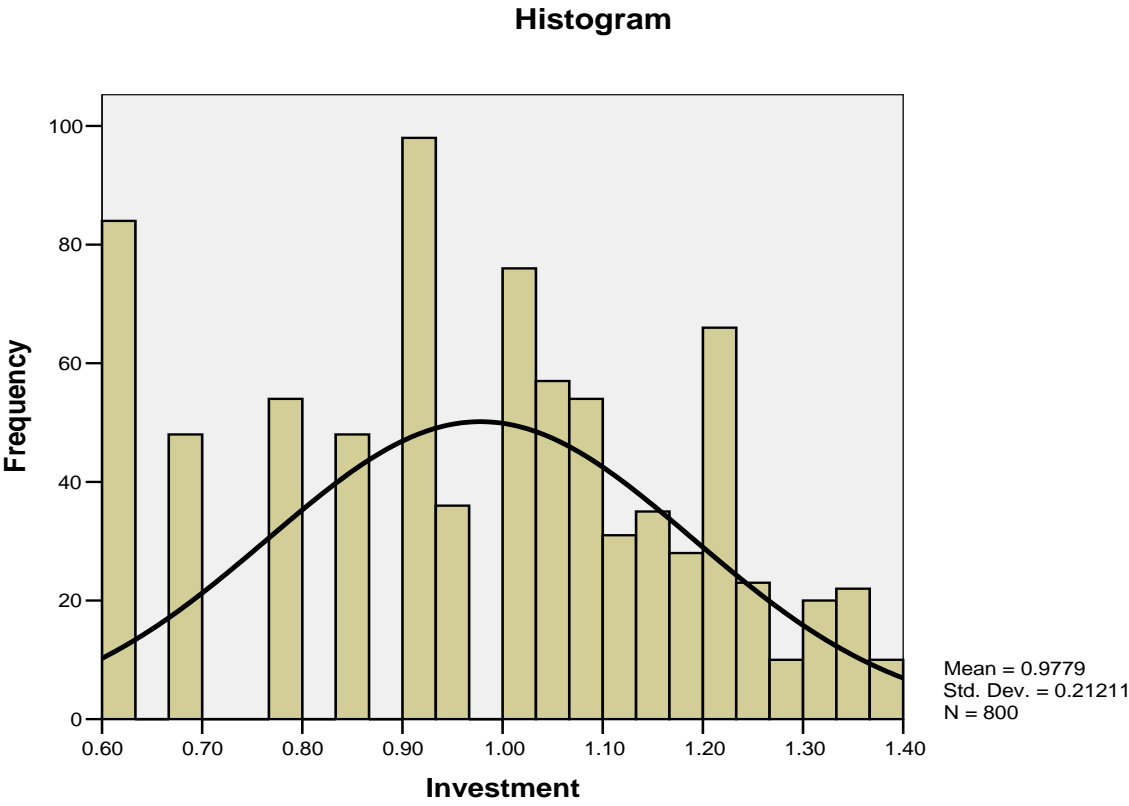
Normal Q-Q Plot of Savings



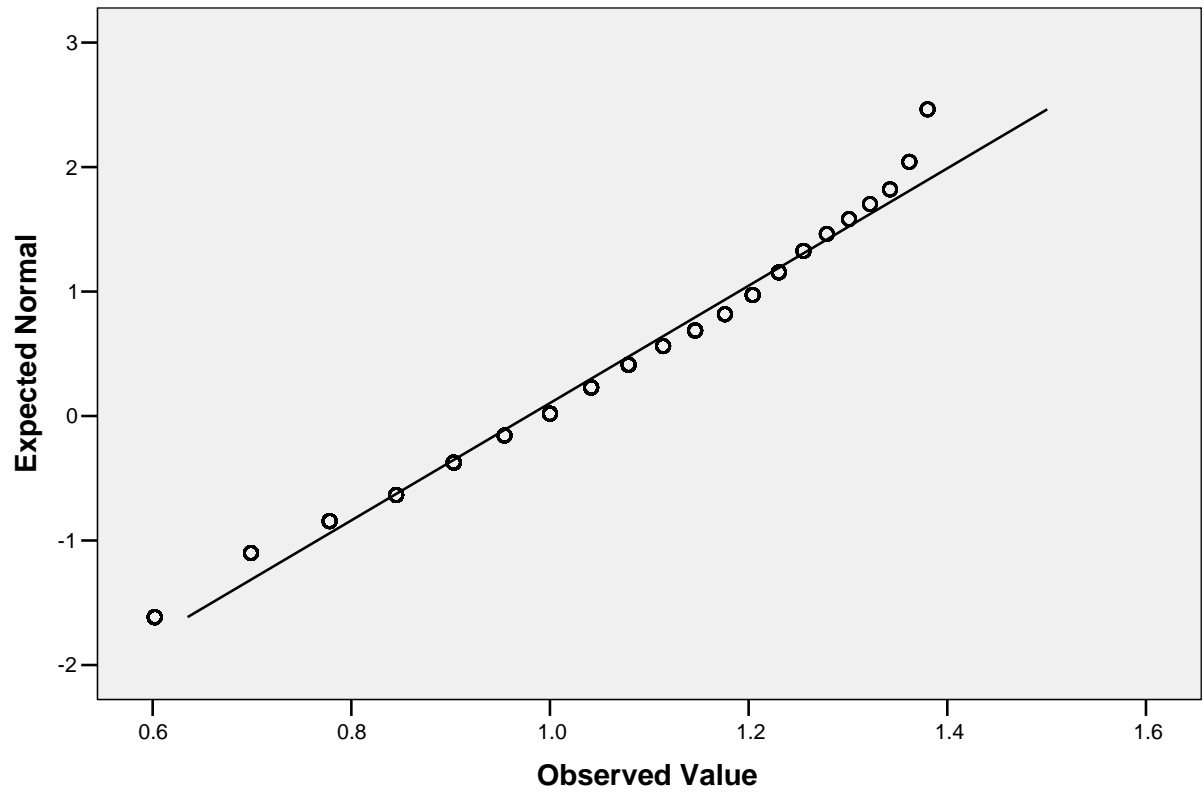
Box-plot of Transformed Savings



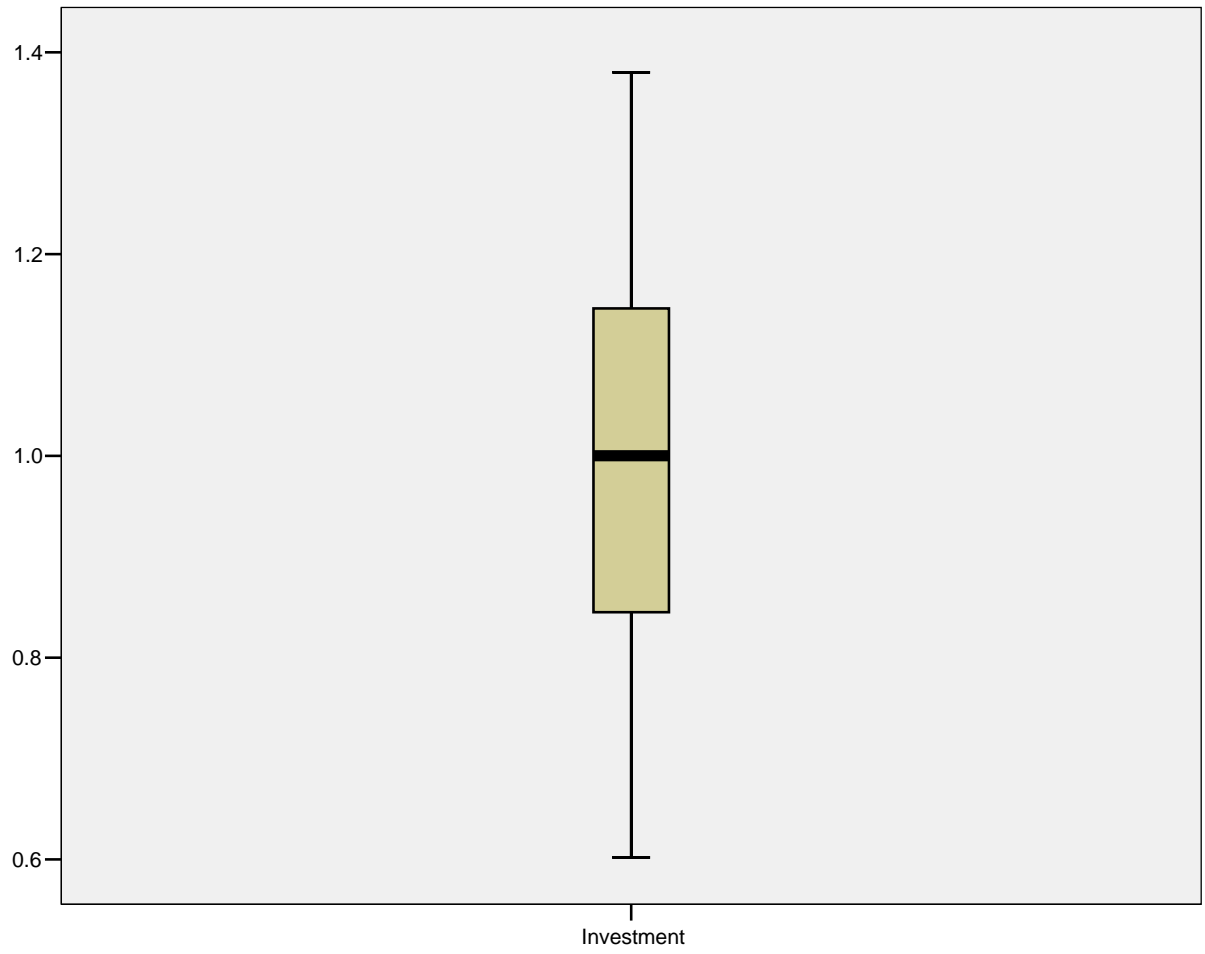
Investment



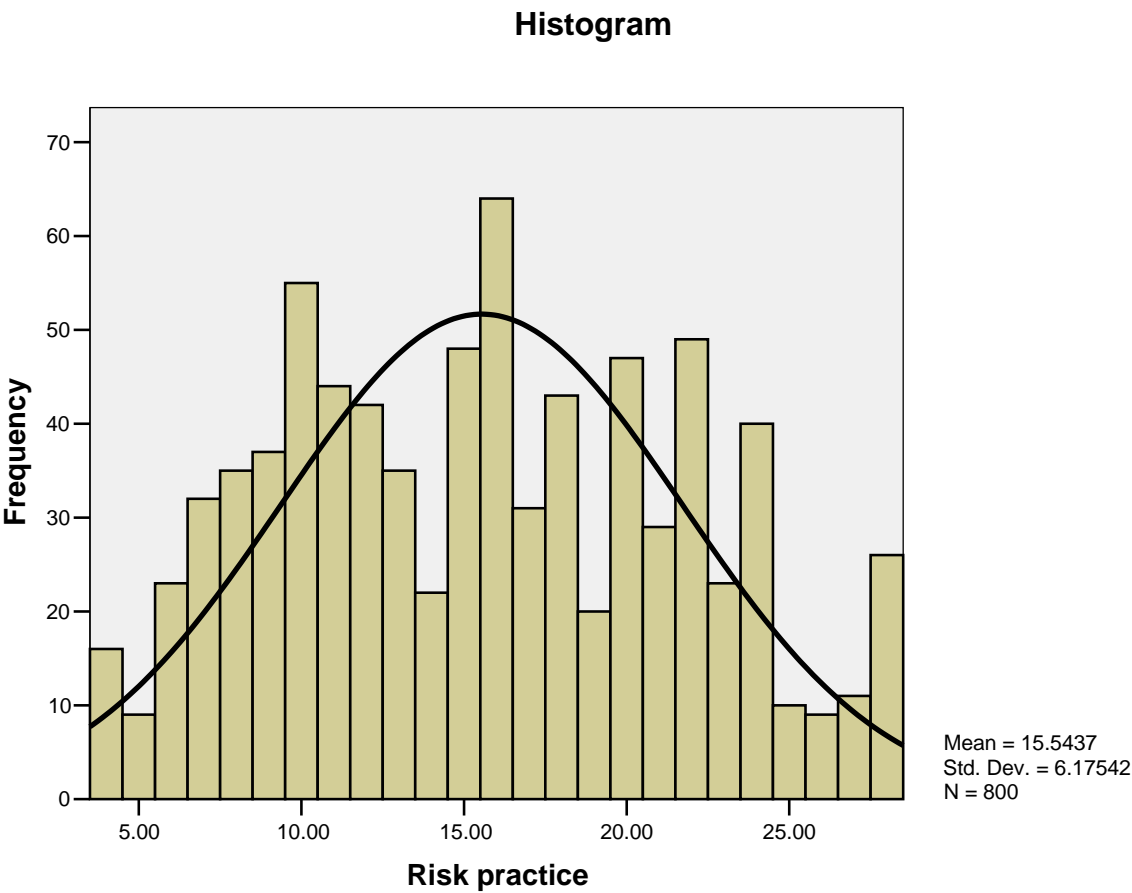
Normal Q-Q Plot of Investment



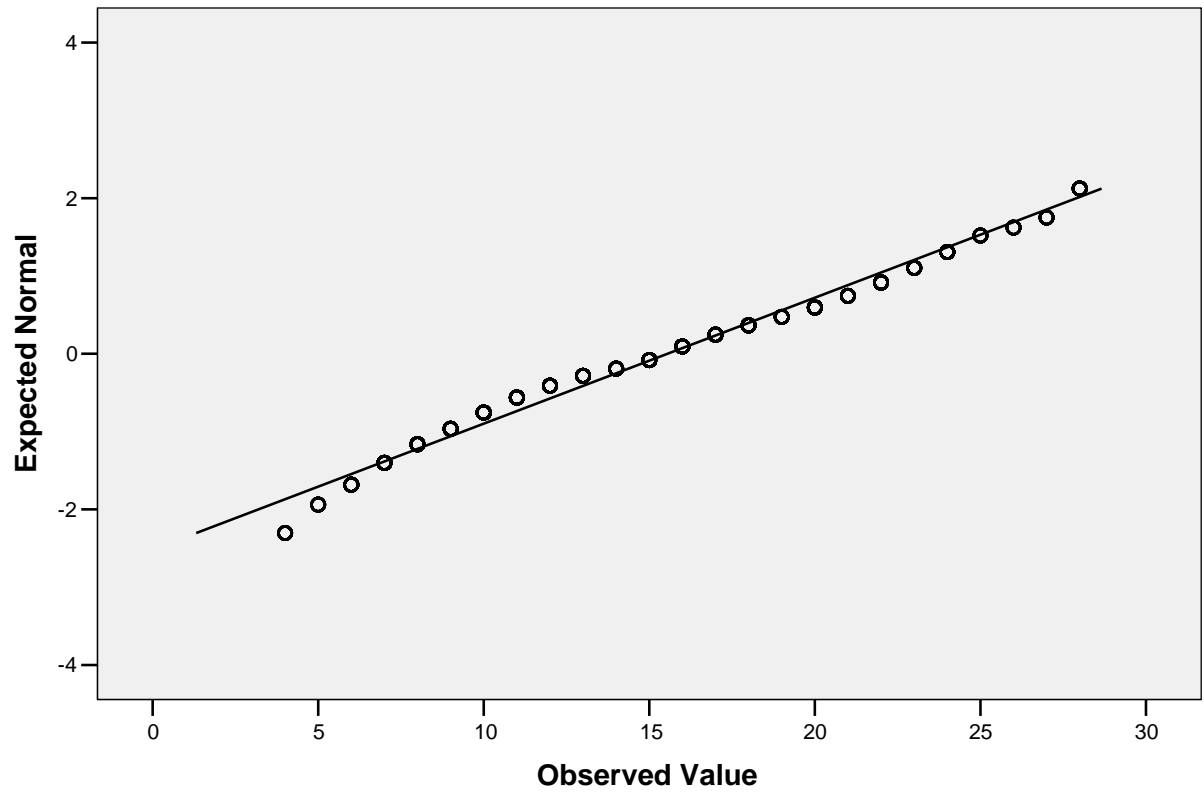
Box-plot of Investment



Risk practice



Normal Q-Q Plot of Risk practice

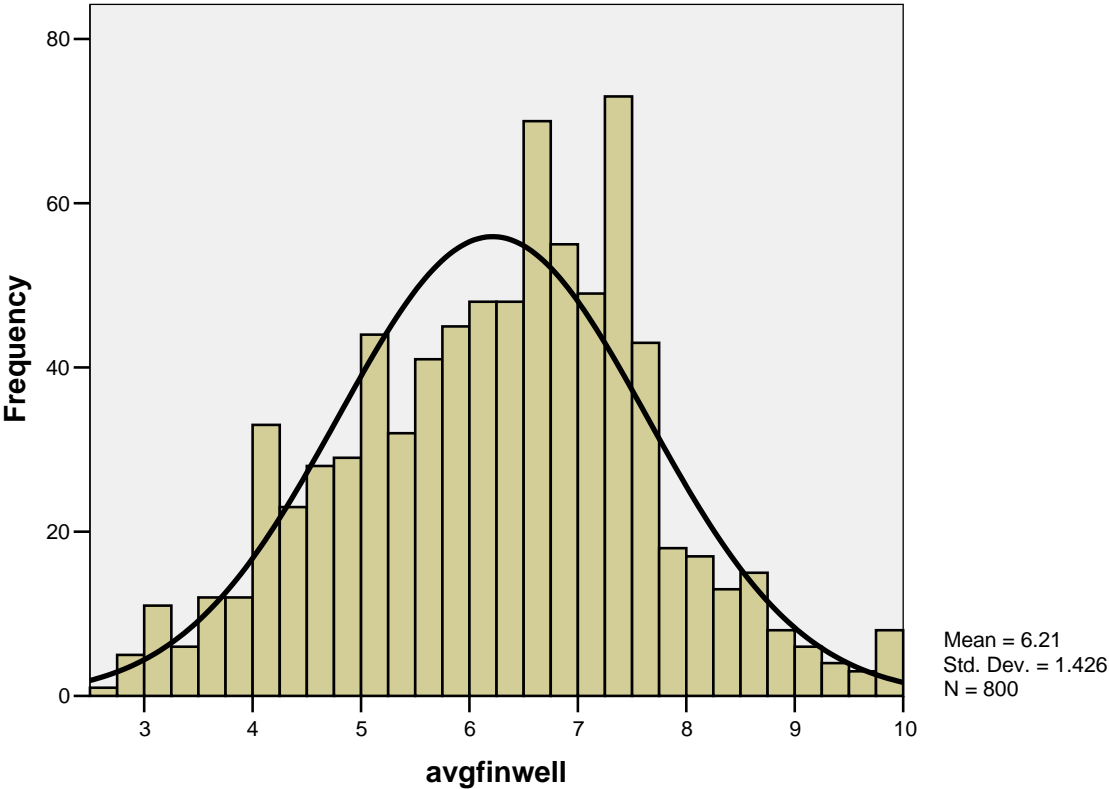


**Box-plot of Risk
Practice**

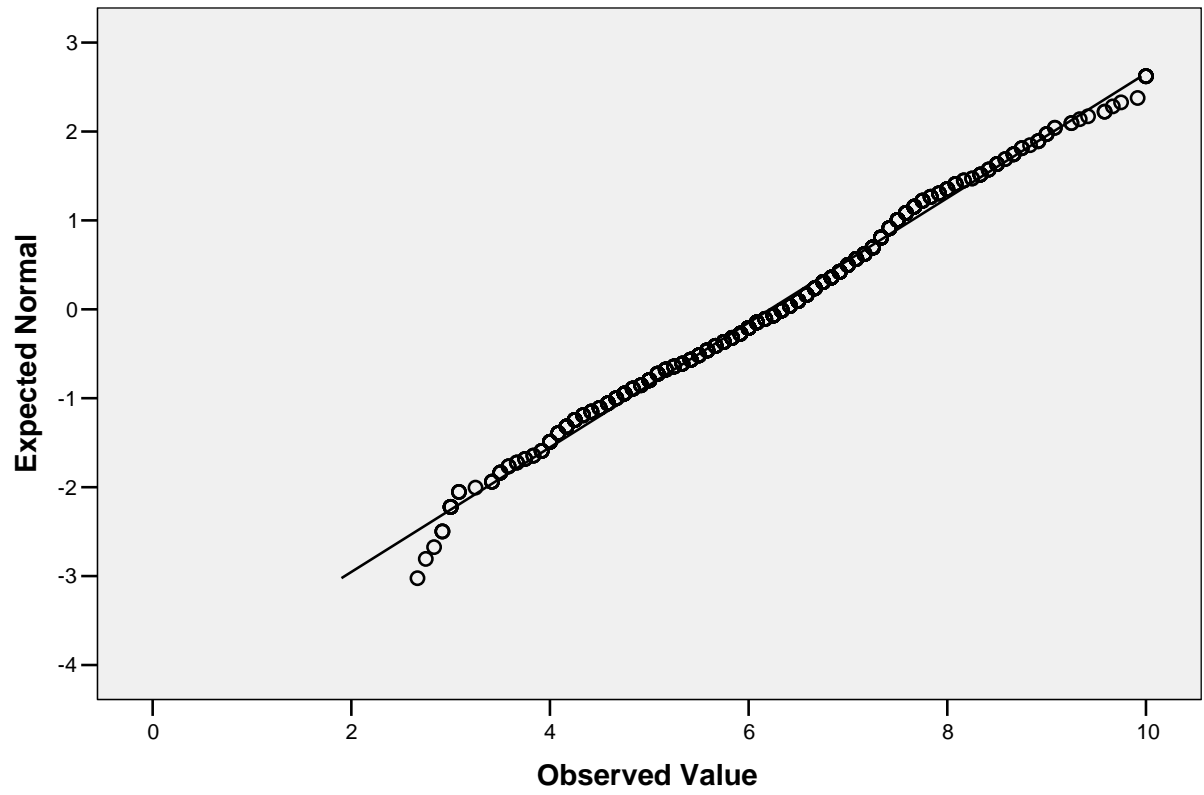


Malaysian Personal Financial Well-being

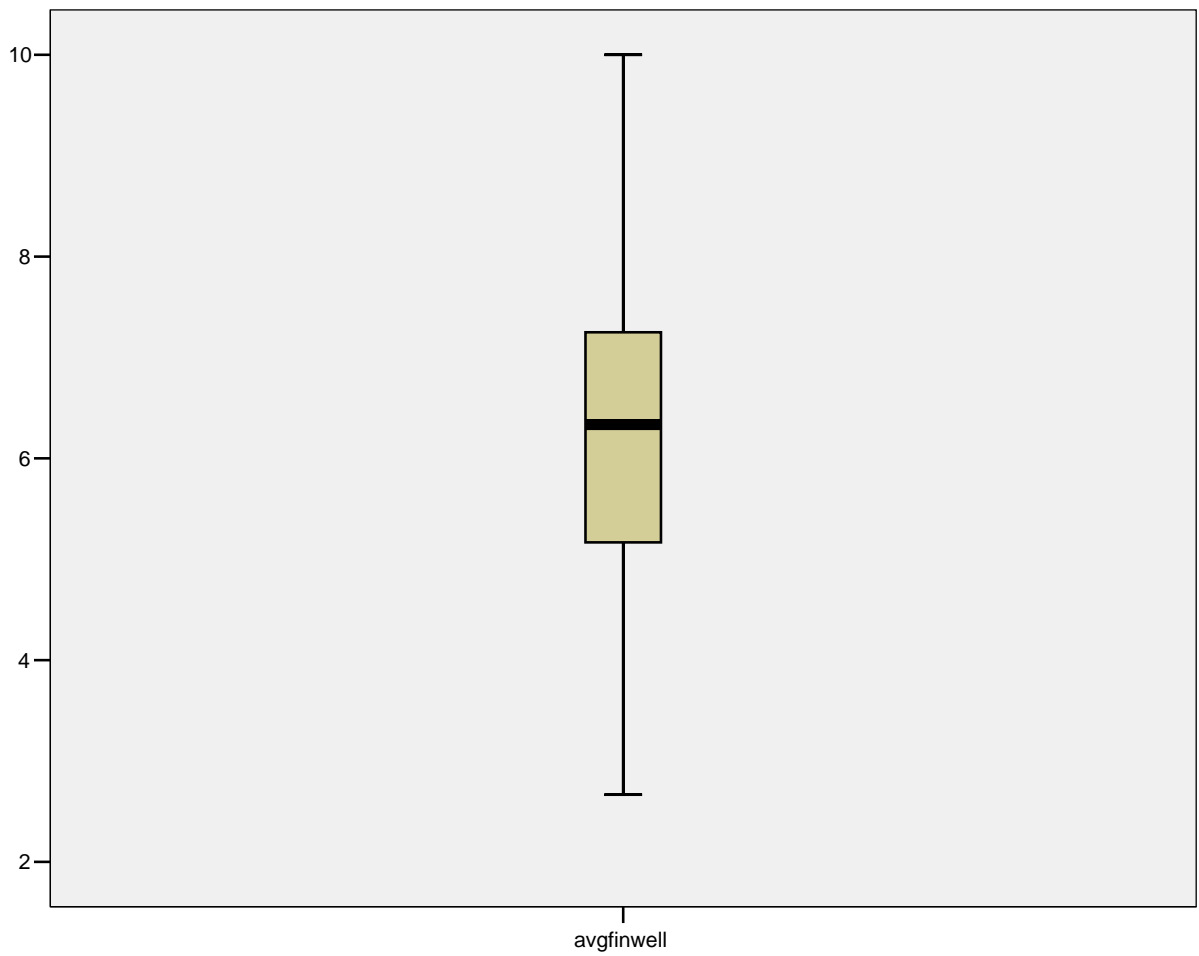
Histogram



Normal Q-Q Plot of avgfinwell

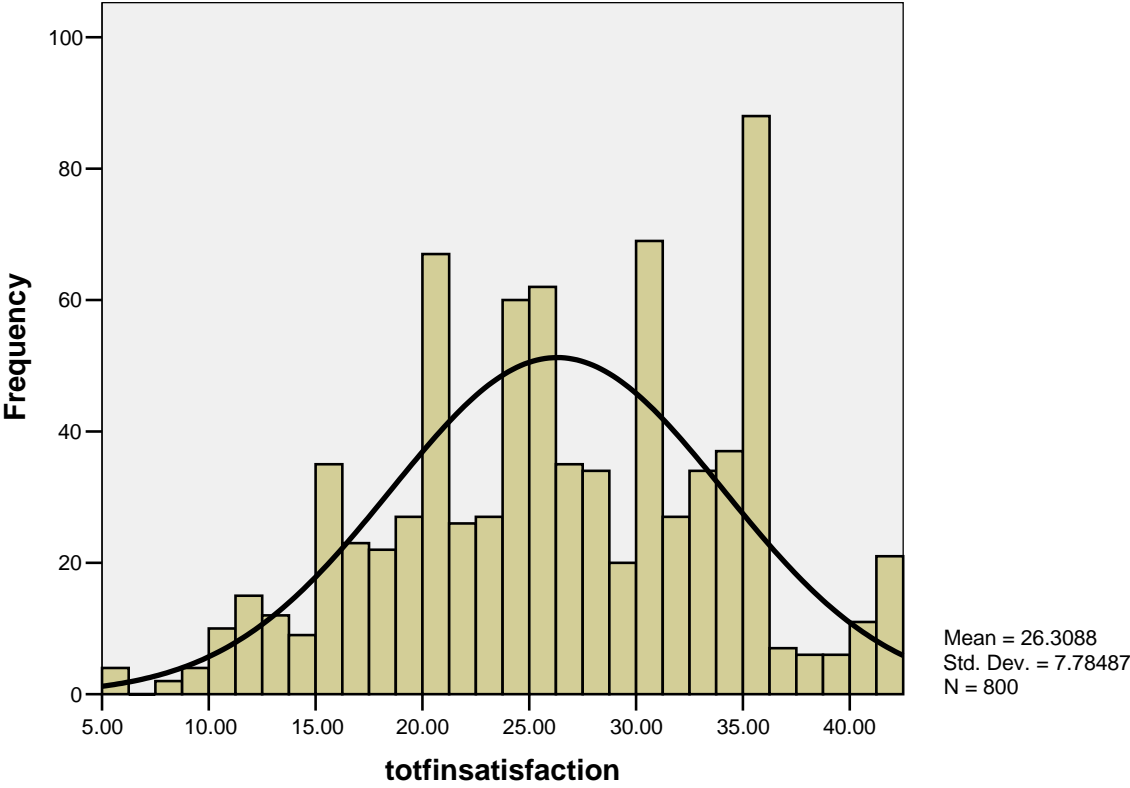


Box-plot of Malaysian Personal Financial Well-being

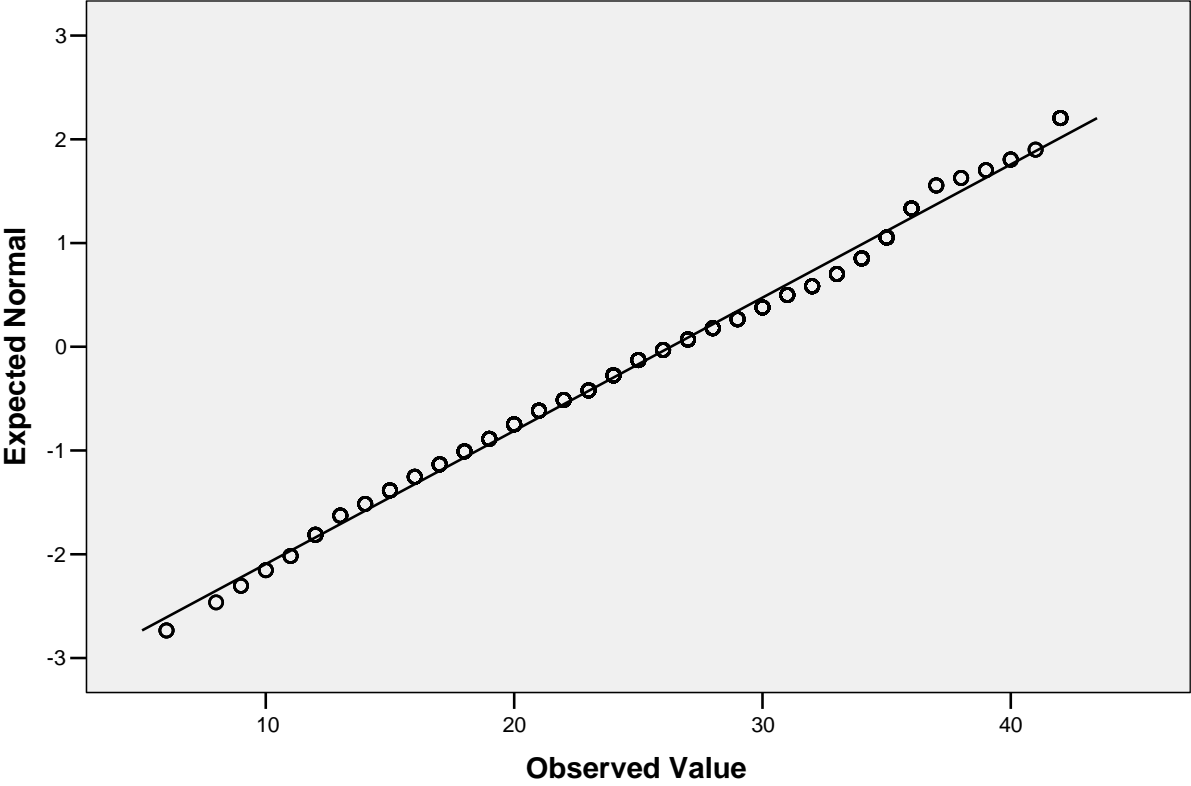


Financial Satisfaction

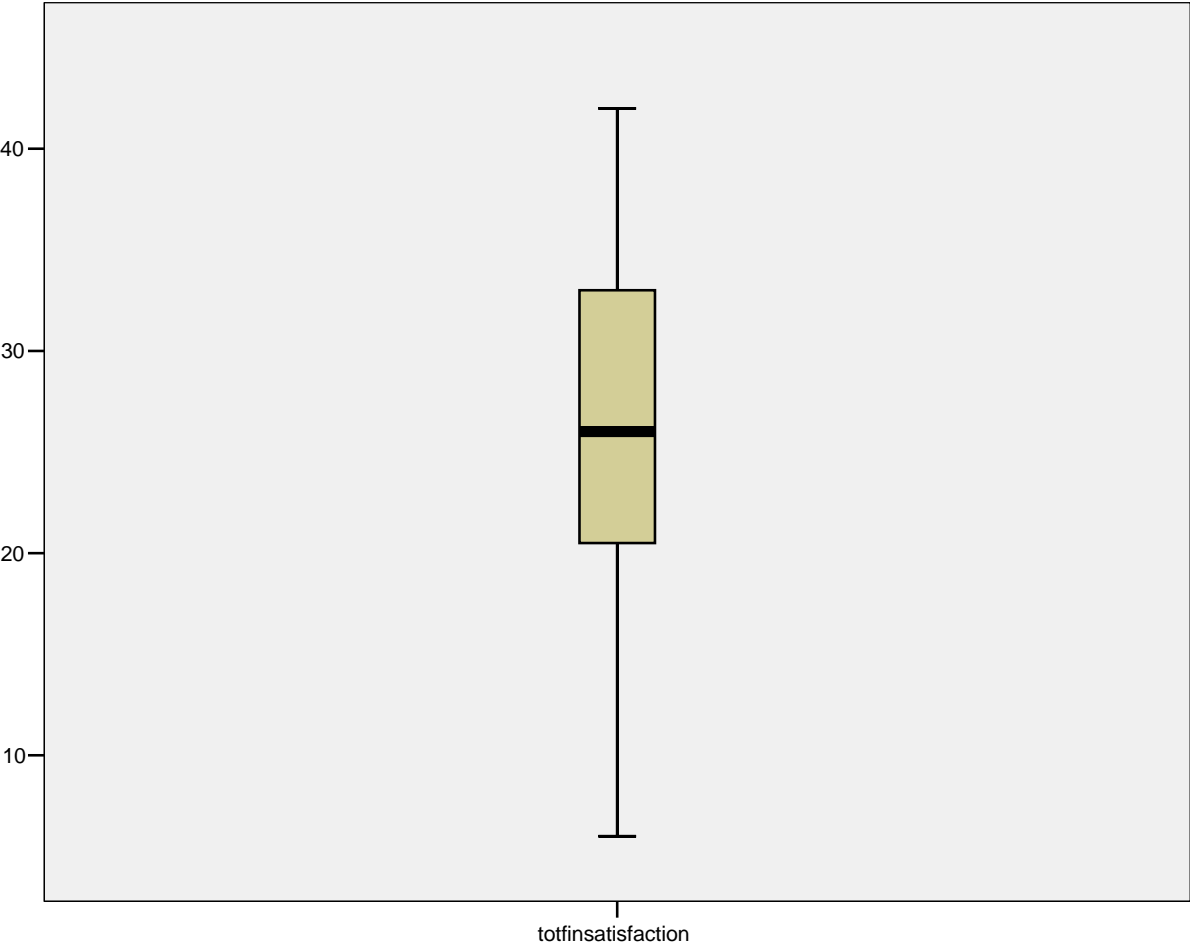
Histogram



Normal Q-Q Plot of totfinsatisfaction



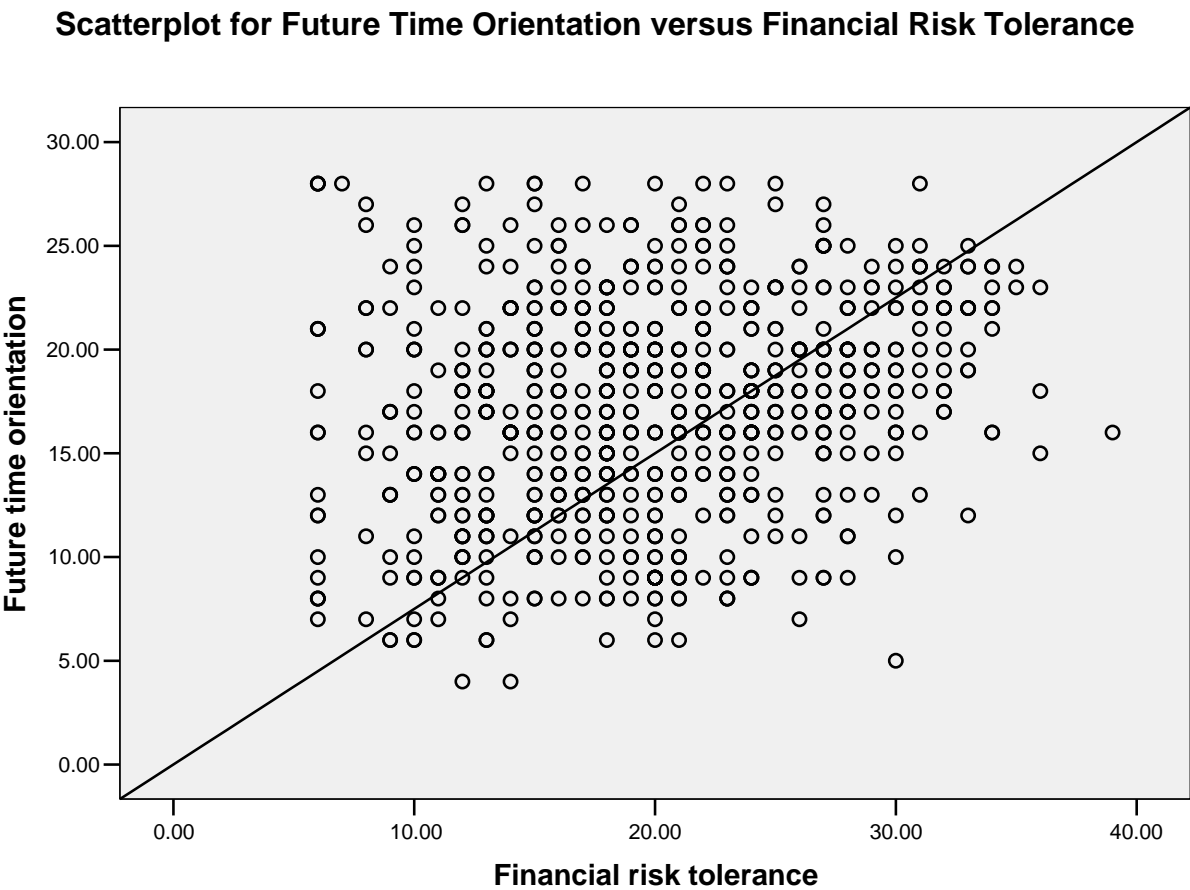
Box-plot of Financial Satisfaction



APPENDIX G
SCATTERPLOT AND CORRELATION

APPENDIX G

CORRELATIONS



Correlations

Correlations

		Financial risk tolerance	Future time orientation
Financial risk tolerance	Pearson Correlation	1	.231**
	Sig. (2-tailed)		.000
	N	800	800
Future time orientation	Pearson Correlation	.231**	1
	Sig. (2-tailed)	.000	
	N	800	800

** . Correlation is significant at the 0.01 level (2-tailed).

Partial Correlation

Descriptive Statistics

	Mean	Std. Deviation	N
Financial risk tolerance	19.8450	6.64991	800
Future time orientation	17.1163	5.03905	800
self-worth	2.6675	.87781	800

Correlations

Control Variables			Financial risk tolerance	Future time orientation
self-worth	Financial risk tolerance	Correlation	1.000	.245
		Significance (2-tailed)	.	.000
		df	0	797
	Future time orientation	Correlation	.245	1.000
		Significance (2-tailed)	.000	.
		df	797	0

APPENDIX H
THESIS OUTPUT

Appendix H: Thesis Output

Refereed Journal

1. **Husniyah, A. R. & M. Fazilah, A. S.** (2009). The impact of financial management practices on financial well-being of families in Malaysia, *12, Malaysian Journal of Consumer*.

Citation Indexed Journal

1. **Husniyah, A. R. & M. Fazilah, A. S.** (2010). Factors contributing to urban and rural families' financial stability, *18(2) September. Journal of Social Sciences and Humanities*.

Academic Awards

No	Title	Purpose	Awarding Body	Date
1	Silver Medal Pameran Reka Cipta, Penyelidikan dan Inovasi; Financial Management Practice and Financial Well-being of Families	Invention & Research Exhibition 2009	Universiti Putra Malaysia	28 July 2009
2	Silver Medal Pameran Reka Cipta, Penyelidikan dan Inovasi; Moderating Role of Self-worth between Financial Management Practices and Financial Well-being	Invention & Research Exhibition 2010	Universiti Putra Malaysia	20-22 July 2010

Seminar Paper - National

No.	Name of Writer(s)	Title	Name of Seminar/Conference	Organiser	Place	Date
1	Husniyah , A. R. & M. Fazilah, A. S	Financial Management Practices Among Families	Seminar Kebangsaan MACFEA ke 12	MACFEA & UNITEN	UNITEN	12 August 2008

Seminar Paper - International

No.	Name of Writer(s)	Title	Name of Seminar/ Conference	Organiser	Place	Date
1	Husniyah, A. R. & M. Fazilah, A. S.	Financial Wellbeing Among Families	ACFEA Seminar	Asian Consumer & Family Economics Association (ACFEA) & Universiti Putra Malaysia	Putrajaya, Wilayah Persekutuan, Malaysia	6 July 2007
2	Husniyah, A. R. & M. Fazilah, A. S.	Factors Contributing to Urban and Rural Families' Financial Stability	International Conference on Well-being and Place	University Durham	Durham, United Kingdom	8 April 2009
3	Husniyah, A. R. & M. Fazilah, A. S.	Predictors of Investment in Risky Assets among Malaysian Families	MICEMA Malaysia-Indonesia International Conference of Management & Accounting	Universiti Kebangsaan Malaysia	Bangi, Selangor, Malaysia	25-26 Nov 2010

About the student: Husniyah binti Abd. Rahim @ Abdul Wahab

She is currently attached to Universiti Putra Malaysia, Serdang, Selangor as a Senior Lecturer since 2008. Having served Universiti Putra Malaysia (UPM) for the past 24 years, she started her career in UPM as a Science Teacher under the UPM's foundation center named as Pusat Sains Asasi from its set-up to the closing-down of the center, that was from year 1986 to 2000.

During that time, she has taught Chemistry courses at the foundation level, was the coordinator for several courses and was once appointed as Head of the Chemistry Unit. Towards the end of her service in the center, she managed to graduate as an MBA scholar specializing in Finance. When the center was officially closed, she joined The Faculty of Human Ecology in May 2000 and has since been teaching courses on consumer finances and resource management under the Department of Resource Management and Consumer Studies.